

**State:** Pennsylvania  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** Lifetime Independence  
**Project Name/Number:** /

**Filing Company:** John Alden Life Insurance Company

## Filing at a Glance

Company: John Alden Life Insurance Company  
Product Name: Lifetime Independence  
State: Pennsylvania  
TOI: LTC03I Individual Long Term Care  
Sub-TOI: LTC03I.001 Qualified  
Filing Type: Rate - M.U. (Medically underwritten)  
Date Submitted: 09/29/2016  
SERFF Tr Num: LFCR-130749493  
SERFF Status: Assigned  
State Tr Num: LFCR-130749493  
State Status: Received Review in Progress  
Co Tr Num: PA JALIC 2016 RATE INCREASE

Implementation: On Approval  
Date Requested:  
Author(s): Scarlett Nazari, Anoush Chngidakyan, Darlene Smith  
Reviewer(s): Jim Lavery (primary)  
Disposition Date:  
Disposition Status:  
Implementation Date:

### State Filing Description:

Proposed 20% increase on 164 policyholders of John Aiden LTC forms J-5762-P-PA, J-5762-P-1-PA, J-5762-R1-1-PA, J-5875-P-PA, J-5875-P-PA (Q), J-5875-P-1-PA, J-5875-R1-PA, J-5875-R1-PA & (Q), J-5875-R2-PA, J-5875-R2-1-PA & (Q), and J-5875-R3-PA & (Q).

**State:** Pennsylvania  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** Lifetime Independence  
**Project Name/Number:** /

**Filing Company:** John Alden Life Insurance Company

## General Information

Project Name: Status of Filing in Domicile: Not Filed  
Project Number: Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Individual Market Type:  
Overall Rate Impact: Filing Status Changed: 09/29/2016  
State Status Changed: 09/29/2016  
Deemer Date: Created By: Darlene Smith  
Submitted By: Darlene Smith Corresponding Filing Tracking Number:  
State TOI: LTC03I Individual Long Term Care

Filing Description:

Please see Transmittal Letter in Supporting Documentation

## Company and Contact

### Filing Contact Information

Scarlett Nazari, Manager Product Filing scarlett.nazari@lifecareassurance.com  
P.O. Box 4243 818-867-2453 [Phone]  
Woodland Hills, CA 91365-4243 818-867-2508 [FAX]

### Filing Company Information

(This filing was made by a third party - LCA01)

John Alden Life Insurance	CoCode: 65080	State of Domicile: Wisconsin
Company	Group Code: 19	Company Type:
P.O. Box 4243	Group Name: Assurant Inc Grp	State ID Number:
Woodland Hills, CA 91365-4243	FEIN Number: 41-0999752	
(818) 867-2450 ext. [Phone]		

## Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:

<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	John Alden Life Insurance Company
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
<b>Product Name:</b>	Lifetime Independence		
<b>Project Name/Number:</b>	/		

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	SERFF
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	20.000%
<b>Effective Date of Last Rate Revision:</b>	04/29/2013
<b>Filing Method of Last Filing:</b>	SERFF

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
John Alden Life Insurance Company	20.000%	20.000%	\$72,678	164	\$363,389	20.000%	20.000%

<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	John Alden Life Insurance Company
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
<b>Product Name:</b>	Lifetime Independence		
<b>Project Name/Number:</b>	/		

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		John Alden PA Exhibits	J-5762-P-PA, J-5762-P-1-PA, J-5762-R1-1-PA, J-5875-P-PA, J-5875-P-PA (Q), J-5875-P-1-PA, J-5875-R1-PA, J-5875-R1-PA & (Q), J-5875-R2-PA, J-5875-R2-1-PA & (Q), J-5875-R3-PA & (Q)	New		John Alden PA Exhibits.pdf,

**John Alden Life Insurance Company**  
**Rate Increase Impact Exhibit**  
**Attachment A**

<b>Nationwide</b>				
	<b>Cost of Living Adjustment</b>			
	<b>None</b>	<b>Compound</b>	<b>Simple</b>	<b>Total</b>
	<b>J-5762-P</b>			
<b>Number of Policies</b>	780	909	25	1,714
<b>Current Premium</b>	\$1,180,289	\$1,823,495	\$33,840	3,037,623
<b>Current Average Premium</b>	\$1,513	\$2,006	\$1,354	1,772
<b>New Premium</b>	\$1,416,347	\$2,188,194	\$40,608	3,645,148
<b>New Average Premium</b>	\$1,816	\$2,407	\$1,624	2,127
<b>Average Rate Increase</b>	20.00%	20.00%	20.00%	20.00%
	<b>J-5875-P</b>			
<b>Number of Policies</b>	1,165	1,386	1,367	3,918
<b>Current Premium</b>	\$1,992,328	\$2,890,342	\$2,909,019	7,791,689
<b>Current Average Premium</b>	\$1,710	\$2,085	\$2,128	1,989
<b>New Premium</b>	\$2,390,794	\$3,468,411	\$3,490,822	9,350,027
<b>New Average Premium</b>	\$2,052	\$2,502	\$2,554	2,386
<b>Average Rate Increase</b>	20.00%	20.00%	20.00%	20.00%
	<b>Combined</b>			
<b>Number of Policies</b>	1,945	2,295	1,392	5,632
<b>Current Premium</b>	\$3,172,617	\$4,713,837	\$2,942,858	10,829,312
<b>Current Average Premium</b>	\$1,631	\$2,054	\$2,114	1,923
<b>New Premium</b>	\$3,807,140	\$5,656,604	\$3,531,430	12,995,175
<b>New Average Premium</b>	\$1,957	\$2,465	\$2,537	2,307
<b>Average Rate Increase</b>	20.00%	20.00%	20.00%	20.00%

  

<b>Pennsylvania</b>				
	<b>Cost of Living Adjustment</b>			
	<b>None</b>	<b>Compound</b>	<b>Simple</b>	<b>Total</b>
	<b>J-5762-P</b>			
<b>Number of Policies</b>	19	12	0	31
<b>Current Premium</b>	\$26,943	\$23,266	\$0	50,209
<b>Current Average Premium</b>	\$1,418	\$1,939	\$0	1,620
<b>New Premium</b>	\$32,332	\$27,919	\$0	60,251
<b>New Average Premium</b>	\$1,702	\$2,327	\$0	1,944
<b>Average Rate Increase</b>	20.00%	20.00%	0.00%	20.00%
	<b>J-5875-P</b>			
<b>Number of Policies</b>	31	40	62	133
<b>Current Premium</b>	\$73,676	\$96,019	\$143,484	313,180
<b>Current Average Premium</b>	\$2,377	\$2,400	\$2,314	2,355
<b>New Premium</b>	\$88,411	\$115,223	\$172,181	375,815
<b>New Average Premium</b>	\$2,852	\$2,881	\$2,777	2,826
<b>Average Rate Increase</b>	20.00%	20.00%	20.00%	20.00%
	<b>Combined</b>			
<b>Number of Policies</b>	50	52	62	164
<b>Current Premium</b>	\$100,619	\$119,285	\$143,484	363,389
<b>Current Average Premium</b>	\$2,012	\$2,294	\$2,314	2,216
<b>New Premium</b>	\$120,743	\$143,142	\$172,181	436,066
<b>New Average Premium</b>	\$2,415	\$2,753	\$2,777	2,659
<b>Average Rate Increase</b>	20.00%	20.00%	20.00%	20.00%

**John Alden Life Insurance Company**

**Policy Forms: J-5762-P**

**Attachment B1.1**

**Rates and Factors Before Proposed Increase**

**Individual / Standard Risk / Lifetime Benefit Period / 90 Day Elimination Period**

Issue Age	LTNC Level Premium Per \$10 Daily Benefit	Benefit Increase Factors	Other Riders	
		Compound	Limited SB/COC	Full SB/COC
<b>40</b>	<b>34.50</b>	<b>2.45</b>	<b>1.20</b>	<b>1.260</b>
41	36.23	2.45	1.21	1.273
42	37.95	2.45	1.22	1.286
43	39.68	2.45	1.23	1.299
44	41.40	2.45	1.24	1.312
<b>45</b>	<b>43.13</b>	<b>2.45</b>	<b>1.25</b>	<b>1.325</b>
46	44.85	2.45	1.26	1.338
47	46.58	2.45	1.27	1.351
48	48.30	2.45	1.28	1.364
49	50.03	2.45	1.29	1.377
<b>50</b>	<b>51.75</b>	<b>2.45</b>	<b>1.30</b>	<b>1.390</b>
51	54.34	2.40	1.31	1.403
52	56.93	2.35	1.32	1.416
53	59.51	2.30	1.33	1.429
54	62.10	2.25	1.34	1.442
<b>55</b>	<b>64.69</b>	<b>2.20</b>	<b>1.35</b>	<b>1.455</b>
56	69.86	2.16	1.36	1.468
57	75.04	2.12	1.37	1.481
58	80.21	2.08	1.38	1.494
59	85.39	2.04	1.39	1.507
<b>60</b>	<b>90.56</b>	<b>2.00</b>	<b>1.40</b>	<b>1.520</b>
61	100.91	1.96	1.41	1.533
62	111.26	1.92	1.42	1.546
63	121.61	1.88	1.43	1.559
64	131.96	1.84	1.44	1.572
<b>65</b>	<b>142.31</b>	<b>1.80</b>	<b>1.45</b>	<b>1.585</b>
66	165.60	1.77	1.46	1.598
67	188.89	1.74	1.47	1.611
68	212.18	1.71	1.48	1.624
69	235.46	1.68	1.49	1.637
<b>70</b>	<b>258.75</b>	<b>1.65</b>	<b>1.50</b>	<b>1.650</b>
71	306.19	1.62	1.51	1.663
72	353.63	1.59	1.52	1.676
73	401.06	1.56	1.53	1.689
74	448.50	1.53	1.54	1.702
<b>75</b>	<b>495.94</b>	<b>1.50</b>	<b>1.55</b>	<b>1.715</b>
76	560.63	1.47	1.56	1.728
77	625.31	1.44	1.57	1.741
78	690.00	1.41	1.58	1.754
79	754.69	1.38	1.59	1.767
<b>80</b>	<b>819.38</b>	<b>1.35</b>	<b>1.60</b>	<b>1.780</b>
81	879.75	1.32	1.61	1.793
82	940.13	1.29	1.62	1.806
83	1,000.50	1.26	1.63	1.819
84	1,060.88	1.23	1.64	1.832

**Issue Age Independent Factors**

Risk Classes		Elimination Period		Payment Mode	
Preferred	0.70	0-Day	1.50	Annual	1.00
Standard	1.00	30-Day	1.30	Semi-Annual	0.52
Substandard1	1.25	90-Day	1.00	Quarterly	0.27
Substandard2	1.50	180-Day	0.80	Monthly	0.10
Non-level Premium Factor		HHC Benefit Rider Elimination & Premium Factor		Other Factors	
First Year	2.000	0 Visits (50%)	0.75	Joint Factor	1.50
Renewal Years	0.667	0 Visits (100%)	1.50	3-Yr Benefit Period	0.70
		30 Visits (50%)	0.65	Group Discount	0.10
		30 Visits (100%)	1.30	First Day of Coverage	1.25

**John Alden Life Insurance Company**

**Policy Forms: J-5762-P**

**Attachment B1.2**

**Rates and Factors After Proposed Increase**

**Individual / Standard Risk / Lifetime Benefit Period / 90 Day Elimination Period**

Issue Age	LTNC Level Premium Per \$10 Daily Benefit	Benefit Increase Factors		Other Riders	
		Compound	Limited SB/COC	Full SB/COC	
40	41.40	2.45	1.20	1.260	
41	43.48	2.45	1.21	1.273	
42	45.54	2.45	1.22	1.286	
43	47.62	2.45	1.23	1.299	
44	49.68	2.45	1.24	1.312	
45	51.76	2.45	1.25	1.325	
46	53.82	2.45	1.26	1.338	
47	55.90	2.45	1.27	1.351	
48	57.96	2.45	1.28	1.364	
49	60.04	2.45	1.29	1.377	
50	62.10	2.45	1.30	1.390	
51	65.21	2.40	1.31	1.403	
52	68.32	2.35	1.32	1.416	
53	71.41	2.30	1.33	1.429	
54	74.52	2.25	1.34	1.442	
55	77.63	2.20	1.35	1.455	
56	83.83	2.16	1.36	1.468	
57	90.05	2.12	1.37	1.481	
58	96.25	2.08	1.38	1.494	
59	102.47	2.04	1.39	1.507	
60	108.67	2.00	1.40	1.520	
61	121.09	1.96	1.41	1.533	
62	133.51	1.92	1.42	1.546	
63	145.93	1.88	1.43	1.559	
64	158.35	1.84	1.44	1.572	
65	170.77	1.80	1.45	1.585	
66	198.72	1.77	1.46	1.598	
67	226.67	1.74	1.47	1.611	
68	254.62	1.71	1.48	1.624	
69	282.55	1.68	1.49	1.637	
70	310.50	1.65	1.50	1.650	
71	367.43	1.62	1.51	1.663	
72	424.36	1.59	1.52	1.676	
73	481.27	1.56	1.53	1.689	
74	538.20	1.53	1.54	1.702	
75	595.13	1.50	1.55	1.715	
76	672.76	1.47	1.56	1.728	
77	750.37	1.44	1.57	1.741	
78	828.00	1.41	1.58	1.754	
79	905.63	1.38	1.59	1.767	
80	983.26	1.35	1.60	1.780	
81	1,055.70	1.32	1.61	1.793	
82	1,128.16	1.29	1.62	1.806	
83	1,200.60	1.26	1.63	1.819	
84	1,273.06	1.23	1.64	1.832	
<b>Issue Age Independent Factors</b>					
Risk Classes		Elimination Period		Payment Mode	
Preferred	0.70	0-Day	1.50	Annual	1.00
Standard	1.00	30-Day	1.30	Semi-Annual	0.52
Substandard1	1.25	90-Day	1.00	Quarterly	0.27
Substandard2	1.50	180-Day	0.80	Monthly	0.10
Non-level Premium Factor		HHC Benefit Rider Elimination & Premium Factor		Other Factors	
First Year	2.000	0 Visits (50%)	0.75	Joint Factor	1.50
Renewal Years	0.667	0 Visits (100%)	1.50	3-Yr Benefit Period	0.70
		30 Visits (50%)	0.65	Group Discount	0.10
		30 Visits (100%)	1.30	First Day of Coverage	1.25

**John Alden Life Insurance Company**  
**Policy Forms: J-5762-P**  
**Attachment B1.3**  
**Proposed Increase Percentages**

<b>Issue Age</b>	<b>LTNC Level Premium Increase Per \$10 Daily Benefit</b>
<b>40</b>	<b>20 %</b>
41	20%
42	20%
43	20%
44	20%
<b>45</b>	<b>20 %</b>
46	20%
47	20%
48	20%
49	20%
<b>50</b>	<b>20 %</b>
51	20%
52	20%
53	20%
54	20%
<b>55</b>	<b>20 %</b>
56	20%
57	20%
58	20%
59	20%
<b>60</b>	<b>20 %</b>
61	20%
62	20%
63	20%
64	20%
<b>65</b>	<b>20 %</b>
66	20%
67	20%
68	20%
69	20%
<b>70</b>	<b>20 %</b>
71	20%
72	20%
73	20%
74	20%
<b>75</b>	<b>20 %</b>
76	20%
77	20%
78	20%
79	20%
<b>80</b>	<b>20 %</b>
81	20%
82	20%
83	20%
84	20%

**No increase for other riders**



John Alden Life Insurance Company

Policy Forms: J-5875-P

Attachment B2.1

Rates and Factors Before Proposed Increase

Individual / Standard Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	LTNC Level Premium Per \$10 Daily Benefit	HCBC Reimbursement Premium	HCBC Indemnity Premium	Benefit Increase Factors		Other Riders			
				Compound	Simple	10-Pay Factor	Limited COC Factor	Full COC Factor	SBP Factor
40	30.19	24.15	30.19	2.45	1.80	1.90	1.244	1.330	1.122
41	31.69	25.36	31.69	2.45	1.80	1.89	1.252	1.340	1.126
42	33.21	26.57	33.21	2.45	1.80	1.88	1.259	1.350	1.130
43	34.72	27.77	34.72	2.45	1.80	1.87	1.267	1.360	1.134
44	36.23	28.98	36.23	2.45	1.80	1.86	1.274	1.370	1.137
45	37.73	30.19	37.73	2.45	1.80	1.85	1.281	1.380	1.141
46	39.25	31.40	39.25	2.45	1.80	1.84	1.289	1.390	1.145
47	40.76	32.60	40.76	2.45	1.80	1.83	1.296	1.400	1.148
48	42.26	33.81	42.26	2.45	1.80	1.82	1.304	1.410	1.152
49	43.77	35.02	43.77	2.45	1.80	1.81	1.311	1.420	1.156
50	45.29	36.23	45.29	2.45	1.80	1.80	1.319	1.430	1.160
51	47.55	38.04	47.55	2.40	1.78	1.79	1.326	1.440	1.163
52	49.81	39.85	49.81	2.35	1.76	1.78	1.333	1.450	1.167
53	52.08	41.67	52.08	2.30	1.74	1.77	1.344	1.465	1.172
54	54.34	43.47	54.34	2.25	1.72	1.76	1.356	1.480	1.178
55	56.61	45.29	56.61	2.20	1.70	1.75	1.367	1.495	1.184
56	61.13	48.91	61.13	2.16	1.68	1.73	1.378	1.510	1.189
57	65.67	52.53	65.67	2.12	1.66	1.71	1.389	1.525	1.195
58	70.20	56.16	70.20	2.08	1.64	1.69	1.400	1.540	1.200
59	74.73	59.78	74.73	2.04	1.62	1.67	1.411	1.555	1.206
60	79.25	63.40	79.25	2.00	1.60	1.65	1.422	1.570	1.211
61	90.08	72.06	90.08	1.96	1.58	1.63	1.433	1.585	1.217
62	100.91	80.73	100.91	1.92	1.56	1.61	1.444	1.600	1.222
63	111.76	89.41	111.76	1.88	1.54	1.59	1.467	1.630	1.234
64	122.59	98.07	122.59	1.84	1.52	1.57	1.489	1.660	1.245
65	133.41	106.73	133.41	1.80	1.50	1.55	1.511	1.690	1.256
66	152.02	121.61	152.02	1.77	1.48	1.53	1.533	1.720	1.267
67	170.61	136.49	170.61	1.74	1.46	1.51	1.556	1.750	1.278
68	189.21	151.37	189.21	1.71	1.44	1.49	1.578	1.780	1.289
69	207.81	166.24	207.81	1.68	1.42	1.47	1.600	1.810	1.300
70	226.41	181.13	226.41	1.65	1.40	1.45	1.622	1.840	1.311
71	261.72	209.37	261.72	1.62	1.38	1.43	1.644	1.870	1.322
72	297.02	237.62	297.02	1.59	1.36	1.41	1.667	1.900	1.334
73	332.34	265.87	332.34	1.56	1.34	1.39	1.681	1.920	1.341
74	367.64	294.11	367.64	1.53	1.32	1.37	1.696	1.940	1.348
75	402.95	322.36	402.95	1.50	1.30	1.35	1.711	1.960	1.356
76	465.75	372.60	465.75	1.47	1.28	1.33	1.726	1.980	1.363
77	528.55	422.84	528.55	1.44	1.26	1.31	1.741	2.000	1.371
78	591.34	473.07	591.34	1.41	1.24	1.29	1.748	2.010	1.374
79	654.15	523.32	654.15	1.38	1.22	1.27	1.756	2.020	1.378
80	716.96	573.56	716.96	1.35	1.20	1.25	1.763	2.030	1.382
81	779.76	623.81	779.76	1.32	1.19	1.23	1.770	2.040	1.385
82	842.55	674.04	842.55	1.29	1.18	1.21	1.778	2.050	1.389
83	905.35	724.28	905.35	1.26	1.17	1.19	1.785	2.060	1.393
84	968.16	774.53	968.16	1.23	1.16	1.17	1.793	2.070	1.397
Issue Age Independent Factors									
Risk Classes		Elimination Period		Payment Mode		Benefit Period		Other Factors	
Accept	0.80	0-Day	1.30	Annual	1.00	2-Year	0.60	Joint Factor	1.50
Standard	1.00	30-Day	1.15	Semi-Annual	0.52	3-Year	0.70	Waiver of Premium	1.10
Substandard	1.20	90-Day	1.00	Quarterly	0.27	4-Year	0.80	ALF Benefit Rider	1.14
		180-Day	0.90	Monthly	0.085				
Non-level Premium Factor									
First Year	2.00								
Renewal Years	0.75								

John Alden Life Insurance Company

Policy Forms: J-5875-P

Attachment B2.2

Rates and Factors After Proposed Increase

Individual / Standard Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	LTNC Level Premium Per \$10 Daily Benefit	HCBC Reimbursement Premium	HCBC Indemnity Premium	Benefit Increase Factors		Other Riders			
				Compound	Simple	10-Pay Factor	Limited COC Factor	Full COC Factor	SBP Factor
40	36.23	28.98	36.23	2.45	1.80	1.90	1.244	1.330	1.122
41	38.03	30.43	38.03	2.45	1.80	1.89	1.252	1.340	1.126
42	39.85	31.88	39.85	2.45	1.80	1.88	1.259	1.350	1.130
43	41.66	33.32	41.66	2.45	1.80	1.87	1.267	1.360	1.134
44	43.48	34.78	43.48	2.45	1.80	1.86	1.274	1.370	1.137
45	45.28	36.23	45.28	2.45	1.80	1.85	1.281	1.380	1.141
46	47.10	37.68	47.10	2.45	1.80	1.84	1.289	1.390	1.145
47	48.91	39.12	48.91	2.45	1.80	1.83	1.296	1.400	1.148
48	50.71	40.57	50.71	2.45	1.80	1.82	1.304	1.410	1.152
49	52.52	42.02	52.52	2.45	1.80	1.81	1.311	1.420	1.156
50	54.35	43.48	54.35	2.45	1.80	1.80	1.319	1.430	1.160
51	57.06	45.65	57.06	2.40	1.78	1.79	1.326	1.440	1.163
52	59.77	47.82	59.77	2.35	1.76	1.78	1.333	1.450	1.167
53	62.50	50.00	62.50	2.30	1.74	1.77	1.344	1.465	1.172
54	65.21	52.16	65.21	2.25	1.72	1.76	1.356	1.480	1.178
55	67.93	54.35	67.93	2.20	1.70	1.75	1.367	1.495	1.184
56	73.36	58.69	73.36	2.16	1.68	1.73	1.378	1.510	1.189
57	78.80	63.04	78.80	2.12	1.66	1.71	1.389	1.525	1.195
58	84.24	67.39	84.24	2.08	1.64	1.69	1.400	1.540	1.200
59	89.68	71.74	89.68	2.04	1.62	1.67	1.411	1.555	1.206
60	95.10	76.08	95.10	2.00	1.60	1.65	1.422	1.570	1.211
61	108.10	86.47	108.10	1.96	1.58	1.63	1.433	1.585	1.217
62	121.09	96.88	121.09	1.92	1.56	1.61	1.444	1.600	1.222
63	134.11	107.29	134.11	1.88	1.54	1.59	1.467	1.630	1.234
64	147.11	117.68	147.11	1.84	1.52	1.57	1.489	1.660	1.245
65	160.09	128.08	160.09	1.80	1.50	1.55	1.511	1.690	1.256
66	182.42	145.93	182.42	1.77	1.48	1.53	1.533	1.720	1.267
67	204.73	163.79	204.73	1.74	1.46	1.51	1.556	1.750	1.278
68	227.05	181.64	227.05	1.71	1.44	1.49	1.578	1.780	1.289
69	249.37	199.49	249.37	1.68	1.42	1.47	1.600	1.810	1.300
70	271.69	217.36	271.69	1.65	1.40	1.45	1.622	1.840	1.311
71	314.06	251.24	314.06	1.62	1.38	1.43	1.644	1.870	1.322
72	356.42	285.14	356.42	1.59	1.36	1.41	1.667	1.900	1.334
73	398.81	319.04	398.81	1.56	1.34	1.39	1.681	1.920	1.341
74	441.17	352.93	441.17	1.53	1.32	1.37	1.696	1.940	1.348
75	483.54	386.83	483.54	1.50	1.30	1.35	1.711	1.960	1.356
76	558.90	447.12	558.90	1.47	1.28	1.33	1.726	1.980	1.363
77	634.26	507.41	634.26	1.44	1.26	1.31	1.741	2.000	1.371
78	709.61	567.68	709.61	1.41	1.24	1.29	1.748	2.010	1.374
79	784.98	627.98	784.98	1.38	1.22	1.27	1.756	2.020	1.378
80	860.35	688.27	860.35	1.35	1.20	1.25	1.763	2.030	1.382
81	935.71	748.57	935.71	1.32	1.19	1.23	1.770	2.040	1.385
82	1,011.06	808.85	1,011.06	1.29	1.18	1.21	1.778	2.050	1.389
83	1,086.42	869.14	1,086.42	1.26	1.17	1.19	1.785	2.060	1.393
84	1,161.79	929.44	1,161.79	1.23	1.16	1.17	1.793	2.070	1.397
Issue Age Independent Factors									
Risk Classes		Elimination Period		Payment Mode		Benefit Period		Other Factors	
Accept	0.80	0-Day	1.30	Annual	1.00	2-Year	0.60	Joint Factor	1.50
Standard	1.00	30-Day	1.15	Semi-Annual	0.52	3-Year	0.70	Waiver of Premium	1.10
Substandard	1.20	90-Day	1.00	Quarterly	0.27	4-Year	0.80	ALF Benefit Rider	1.14
		180-Day	0.90	Monthly	0.085				
Non-level Premium Factor									
First Year	2.00								
Renewal Years	0.75								

**John Alden Life Insurance Company**  
**Policy Forms: J-5875-P**  
**Attachment B2.3**  
**Proposed Increase Percentages**

<b>Issue Age</b>	<b>LTNC Level Premium Increase Per \$10 Daily Benefit</b>	<b>HCBC Reimbursement Premium Increase</b>	<b>HCBC Indemnity Premium Increase</b>
<b>40</b>	<b>20%</b>	<b>20%</b>	<b>20%</b>
41	20%	20%	20%
42	20%	20%	20%
43	20%	20%	20%
44	20%	20%	20%
<b>45</b>	<b>20%</b>	<b>20%</b>	<b>20%</b>
46	20%	20%	20%
47	20%	20%	20%
48	20%	20%	20%
49	20%	20%	20%
<b>50</b>	<b>20%</b>	<b>20%</b>	<b>20%</b>
51	20%	20%	20%
52	20%	20%	20%
53	20%	20%	20%
54	20%	20%	20%
<b>55</b>	<b>20%</b>	<b>20%</b>	<b>20%</b>
56	20%	20%	20%
57	20%	20%	20%
58	20%	20%	20%
59	20%	20%	20%
<b>60</b>	<b>20%</b>	<b>20%</b>	<b>20%</b>
61	20%	20%	20%
62	20%	20%	20%
63	20%	20%	20%
64	20%	20%	20%
<b>65</b>	<b>20%</b>	<b>20%</b>	<b>20%</b>
66	20%	20%	20%
67	20%	20%	20%
68	20%	20%	20%
69	20%	20%	20%
<b>70</b>	<b>20%</b>	<b>20%</b>	<b>20%</b>
71	20%	20%	20%
72	20%	20%	20%
73	20%	20%	20%
74	20%	20%	20%
<b>75</b>	<b>20%</b>	<b>20%</b>	<b>20%</b>
76	20%	20%	20%
77	20%	20%	20%
78	20%	20%	20%
79	20%	20%	20%
<b>80</b>	<b>20%</b>	<b>20%</b>	<b>20%</b>
81	20%	20%	20%
82	20%	20%	20%
83	20%	20%	20%
84	20%	20%	20%

**No increase for other riders**

**John Alden Life Insurance Company**  
**Combined Experience for J-5762 and J-5875 Policy Forms**

**Attachment C**  
**Lapse Rates**

Duration	Exposure	Lapses	Expected Lapse Rates			Actual Lapse Rates	Best Estimate Lapse Rates
			J-5762	J-5875	Combined*		
1	16,261	606	15.00%	15.00%	15.00%	3.73%	3.75%
2	15,642	402	10.00%	10.00%	10.00%	2.57%	2.50%
3	15,243	346	7.50%	7.50%	7.50%	2.27%	2.25%
4	14,881	215	5.00%	7.50%	6.76%	1.44%	1.50%
5	14,611	173	5.00%	7.50%	6.79%	1.18%	1.25%
6	14,340	130	5.00%	7.50%	6.80%	0.91%	1.00%
7	14,088	110	5.00%	7.50%	6.81%	0.78%	0.75%
8	13,836	97	5.00%	7.50%	6.82%	0.70%	0.75%
9	13,575	72	5.00%	7.50%	6.84%	0.53%	0.75%
10	13,335	49	5.00%	7.50%	6.86%	0.37%	0.75%
11	13,076	61	5.00%	7.50%	6.71%	0.47%	0.75%
12	12,776	59	5.00%	7.50%	6.72%	0.46%	0.75%
13	12,444	57	5.00%	7.50%	6.74%	0.46%	0.75%
14	12,083	69	5.00%	7.50%	6.76%	0.57%	0.75%
15	11,729	50	5.00%	7.50%	6.74%	0.43%	0.75%
16	11,033	50	5.00%	7.50%	6.73%	0.45%	0.75%
17	9,802	37	5.00%	7.50%	6.75%	0.38%	0.75%
18	8,189	44	5.00%	7.50%	6.74%	0.54%	0.75%
19	5,535	17	5.00%	7.50%	6.72%	0.31%	0.75%
20	2,855	17	5.00%	7.50%	6.70%	0.60%	0.75%
21	1,268	3	5.00%	7.50%	6.70%	0.24%	0.75%
22	381	2	5.00%	7.50%	6.69%	0.52%	0.75%
23	86	1	5.00%	7.50%	6.70%	1.17%	0.75%
24	0	0	5.00%	7.50%	6.71%	0.00%	0.75%
Total/Average	247,067	2,667	6.13%	8.15%	7.56%	1.08%	1.24%

\*Based on the actual exposure.

**John Alden Life Insurance Company**  
**Combined Experience for J-5762 and J-5875 Policy Forms**

**Attachment D1**  
**Mortality**

Attained Age	Exposure	Actual Mortality	Expected Mortality*	Best Estimate**	Actual to Expected	Actual to Best Estimate
<40	205	0	0	0	0.00	0.00
40-49	4,534	2	8	2	0.25	1.32
50-59	29,463	50	107	30	0.47	1.65
60-64	35,529	95	226	90	0.42	1.05
65-69	50,616	215	519	262	0.41	0.82
70-74	51,472	497	908	499	0.55	1.00
75-79	40,618	796	1,275	758	0.62	1.05
80-84	23,675	894	1,320	825	0.68	1.08
85-89	8,676	666	786	549	0.85	1.21
90+	2,277	364	325	286	1.12	1.27
Total	247,067	3,579	5,475	3,300	0.65	1.08

\*Expected: 75-80 Ultimate and Selection Mortality Table

\*\* Best estimate: see actuarial memorandum 9 b

**John Alden Life Insurance Company**  
**Combined Experience for J-5762 and J-5875 Policy Forms**

**Attachment D2**  
**Mortality Selection Factors**

Policy Duration	Selection Factors	
	Single	Joint
1	0.15	0.09
2	0.35	0.16
3	0.40	0.22
4	0.45	0.25
5	0.49	0.29
6	0.53	0.33
7	0.56	0.34
8	0.59	0.36
9	0.62	0.38
10	0.65	0.39
11	0.68	0.41
12	0.71	0.46
13	0.74	0.49
14	0.77	0.53
15	0.80	0.58
16	0.82	0.61
17	0.84	0.66
18	0.88	0.70
19	0.92	0.73
20	0.96	0.78
21	1.00	0.82
22	1.00	0.87
23	1.00	0.91
24	1.00	0.96
25	1.00	1.00

**John Alden Life Insurance Company**  
**Combined Experience for J-5762 and J-5875 Policy Forms**

**Attachment E1.1**  
**Incidence Rates Per 100**

<b>Best Estimate</b>						
Attained Age	Nursing Facility Care Incidence Rates				Incidence Rate Factors	
	Single Male	Single Female	Married Male	Married Female	Home and Community Based Care and Assisted Living Facility	Assisted Living Facility
40	0.0026	0.0027	0.0006	0.0004	<b>1.550</b>	<b>0.300</b>
41	0.0030	0.0031	0.0007	0.0005	1.550	0.300
42	0.0036	0.0037	0.0009	0.0006	1.550	0.300
43	0.0042	0.0044	0.0010	0.0008	1.550	0.300
44	0.0049	0.0052	0.0013	0.0009	1.550	0.300
45	0.0058	0.0061	0.0015	0.0011	1.550	0.300
46	0.0068	0.0072	0.0019	0.0014	1.550	0.300
47	0.0080	0.0085	0.0022	0.0017	1.550	0.300
48	0.0094	0.0100	0.0027	0.0021	1.550	0.300
49	0.0110	0.0118	0.0033	0.0026	1.550	0.300
50	0.0129	0.0140	0.0040	0.0032	<b>1.550</b>	<b>0.300</b>
51	0.0152	0.0165	0.0048	0.0039	1.550	0.300
52	0.0178	0.0195	0.0058	0.0048	1.550	0.300
53	0.0209	0.0230	0.0071	0.0058	1.550	0.300
54	0.0246	0.0271	0.0085	0.0072	1.550	0.300
55	0.0289	0.0320	0.0103	0.0088	1.550	0.300
56	0.0339	0.0378	0.0125	0.0108	1.550	0.300
57	0.0399	0.0447	0.0151	0.0133	1.550	0.300
58	0.0490	0.0552	0.0192	0.0171	1.436	0.290
59	0.0607	0.0687	0.0244	0.0221	1.311	0.290
60	0.0747	0.0849	0.0310	0.0284	<b>1.206</b>	<b>0.280</b>
61	0.0918	0.1048	0.0392	0.0364	1.111	0.270
62	0.1113	0.1277	0.0490	0.0461	1.045	0.270
63	0.1358	0.1566	0.0615	0.0588	0.969	0.260
64	0.1677	0.1945	0.0783	0.0760	0.872	0.260
65	0.2055	0.2395	0.0988	0.0973	0.795	0.250
66	0.2508	0.2937	0.1242	0.1240	0.728	0.240
67	0.3046	0.3585	0.1554	0.1575	0.671	0.240
68	0.3708	0.4385	0.1948	0.2003	0.613	0.230
69	0.4518	0.5371	0.2446	0.2550	0.555	0.230
70	0.5476	0.6543	0.3054	0.3231	<b>0.507</b>	<b>0.220</b>
71	0.6595	0.7919	0.3788	0.4066	0.470	0.220
72	0.7844	0.9465	0.4640	0.5053	0.452	0.210
73	0.9389	1.1387	0.5722	0.6322	0.425	0.210
74	1.1251	1.3713	0.7062	0.7916	0.397	0.200
75	1.3487	1.6521	0.8720	0.9917	0.369	0.200
76	1.6175	1.9913	1.0772	1.2429	0.341	0.190
77	1.9260	2.3830	1.3212	1.5467	0.323	0.190
78	2.2938	2.8522	1.6208	1.9250	0.305	0.190
79	2.7113	3.3882	1.9734	2.3779	0.297	0.180
80	3.2299	4.0565	2.4215	2.9603	<b>0.279</b>	<b>0.180</b>
81	3.8484	4.8576	2.9719	3.6861	0.261	0.170
82	4.5498	5.7717	3.6192	4.5543	0.253	0.170
83	5.4228	6.9136	4.4432	5.6726	0.235	0.170
84	6.4120	8.2156	5.4115	7.0095	0.227	0.160
85	7.5819	9.7633	6.5912	8.6618	0.219	0.160
86	8.1055	10.3326	7.0860	9.2109	0.212	0.150
87	8.6729	10.9445	7.6246	9.8032	0.204	0.150
88	9.2803	11.5932	8.2044	10.4341	0.196	0.150
89	9.9307	12.2809	8.8288	11.1061	0.188	0.140
90	10.6272	13.0100	9.5010	11.8219	<b>0.180</b>	<b>0.140</b>
91	11.2769	13.6663	10.1385	12.4779	0.182	0.140
92	12.0682	14.4781	10.9108	13.2826	0.174	0.130
93	12.9156	15.3389	11.7426	14.1398	0.166	0.130
94	13.6932	16.0987	12.5195	14.9114	0.169	0.130
95	14.5300	16.9106	13.3592	15.7386	0.171	0.130
96	15.5506	17.9163	14.3778	16.7546	0.163	0.120
97	16.4867	18.8036	15.3289	17.6688	0.166	0.120
98	17.4942	19.7518	16.3570	18.6489	0.168	0.120
99	18.5474	20.7303	17.4392	19.6666	0.171	0.110
100	19.6642	21.7573	18.5931	20.7401	<b>0.174</b>	<b>0.110</b>
101	20.8661	22.8548	19.8404	21.8908	0.176	0.110
102	22.1228	23.9874	21.1534	23.0859	0.179	0.110
103	23.4752	25.1975	22.5726	24.3670	0.181	0.100
104	24.8892	26.4465	24.0667	25.6975	0.184	0.100
105	26.3886	27.7575	25.6599	27.1008	0.187	0.100
106	28.0020	29.1582	27.3817	28.6051	0.189	0.100
107	29.6893	30.6040	29.1946	30.1675	0.192	0.100
108	31.4784	32.1217	31.1277	31.8155	0.195	0.100
109	33.4034	33.7430	33.2168	33.5818	0.197	0.100
110	35.4167	35.4167	35.4167	35.4167	0.200	0.100

**John Alden Life Insurance Company**  
**Combined Experience for J-5762 and J-5875 Policy Forms**

**Attachment E1.2**  
**Length of Stay Per \$1 of Daily Benefit**

Attained Age	Best Estimate Length of Stay *			
	Male		Female	
	No COLA	5% Compound COLA	No COLA	5% Compound COLA
<b>40</b>	<b>510.97</b>	<b>689.48</b>	<b>558.64</b>	<b>703.18</b>
41	511.08	689.22	557.03	701.11
42	511.19	688.96	555.43	699.05
43	511.31	688.71	553.83	697.00
44	511.43	688.47	552.24	694.95
45	511.56	688.24	550.65	692.91
46	511.69	688.02	549.07	690.88
47	511.82	687.80	547.49	688.85
48	511.96	687.60	545.91	686.83
49	512.11	687.40	544.34	684.82
<b>50</b>	<b>512.25</b>	<b>687.21</b>	<b>542.78</b>	<b>682.81</b>
51	505.78	675.16	522.22	650.19
52	499.57	663.68	504.89	624.37
53	493.61	652.72	488.80	600.73
54	487.89	642.27	473.78	579.00
55	482.40	632.29	459.70	558.91
56	477.12	622.76	446.46	540.26
57	472.04	613.65	433.96	522.86
58	467.15	604.95	422.13	506.58
59	462.44	596.62	410.88	491.27
<b>60</b>	<b>457.91</b>	<b>588.65</b>	<b>400.17</b>	<b>476.84</b>
61	456.51	579.58	416.99	496.28
62	456.11	572.26	434.59	516.62
63	456.65	566.57	453.02	537.89
64	458.05	562.39	472.29	560.16
65	460.29	559.59	492.47	583.46
66	463.32	558.10	513.59	607.86
67	467.10	557.83	535.69	633.39
68	471.60	558.69	558.84	660.12
69	476.79	560.63	583.07	688.10
<b>70</b>	<b>482.65</b>	<b>563.59</b>	<b>610.67</b>	<b>722.57</b>
71	472.41	536.24	620.03	730.68
72	472.81	534.38	629.92	739.49
73	473.70	533.22	640.34	749.01
74	475.04	532.72	651.29	759.22
75	476.81	532.82	662.77	770.10
76	478.97	533.48	674.78	781.65
77	481.51	534.65	687.31	793.86
78	484.41	536.31	700.37	806.72
79	487.65	538.42	713.97	820.24
<b>80</b>	<b>491.21</b>	<b>540.96</b>	<b>728.11</b>	<b>834.40</b>
81	475.65	518.63	711.18	806.37
82	464.39	503.04	700.78	791.05
83	461.28	500.29	691.41	777.23
84	454.90	492.15	682.99	764.75
85	449.01	484.62	675.44	753.48
86	443.55	477.66	668.67	743.33
87	438.50	471.21	662.62	734.18
88	433.83	465.24	657.24	725.95
89	429.51	459.72	652.46	718.56
<b>90</b>	<b>425.14</b>	<b>454.00</b>	<b>648.25</b>	<b>711.94</b>
91	421.48	449.91	639.10	700.92
92	417.55	445.35	630.20	690.25
93	413.71	440.90	621.55	679.90
94	409.97	436.57	613.13	669.85
95	406.31	432.34	604.93	660.10
96	402.74	428.21	596.95	650.62
97	399.25	424.18	589.16	641.40
98	395.84	420.25	581.58	632.43
99	392.50	416.41	574.18	623.71
<b>100</b>	<b>389.24</b>	<b>412.67</b>	<b>566.96</b>	<b>615.21</b>
101	389.24	412.67	566.96	615.21
102	389.24	412.67	566.96	615.21
103	389.24	412.67	566.96	615.21
104	389.24	412.67	566.96	615.21
105	389.24	412.67	566.96	615.21
106	389.24	412.67	566.96	615.21
107	389.24	412.67	566.96	615.21
108	389.24	412.67	566.96	615.21
109	389.24	412.67	566.96	615.21
110	389.24	412.67	566.96	615.21

\* Based on SOA LTC Intercompany 2000-2011 Study and reinsurer's experiences. 5% interest. Lifetime Benefits, 90 Day Elimination Period



**John Alden Life Insurance Company**  
**Combined Experience for J-5762 and J-5875 Policy Forms**

**Attachment E2.1**  
**Actual to Expected Incidence Rates**

Duration	Exposure	Actual	Expected*	Actual to Expected*
1	16,261	12	63	0.19
2	15,642	35	68	0.52
3	15,243	35	74	0.47
4	14,881	43	82	0.52
5	14,611	51	91	0.56
6	14,340	80	101	0.79
7	14,088	85	112	0.76
8	13,836	93	124	0.75
9	13,575	101	136	0.74
10	13,335	143	150	0.95
11	13,076	139	164	0.85
12	12,776	137	178	0.77
13	12,444	176	193	0.91
14	12,083	200	208	0.96
15	11,729	198	222	0.89
16	11,033	199	230	0.87
17	9,802	214	225	0.95
18	8,189	155	209	0.74
19	5,535	132	157	0.84
20	2,855	81	91	0.89
21	1,268	53	45	1.17
22	381	8	15	0.55
23	86	3	3	0.86
24	0	0	0	0.00
Average	247,067	2,373	2,940	0.81

\*Expected: Original pricing assumptions, see actuarial memorandum section 9 c, "Original pricing claim costs"

**John Alden Life Insurance Company**  
**Combined Experience for J-5762 and J-5875 Policy Forms**

**Attachment E2.2**  
**Actual to Expected Claim Termination**

Duration	Exposure	Actual	Expected*	Actual to Expected
1st quarter	174	49	72	0.69
2nd quarter	529	77	118	0.65
3rd quarter	467	41	62	0.65
4th quarter	413	35	39	0.88
2	1,407	329	438	0.75
3	973	232	318	0.73
4	671	243	232	1.05
5	376	105	118	0.89
6	235	61	88	0.70
7	152	37	61	0.61
8	100	20	43	0.47
9	69	20	30	0.68
10	44	11	18	0.60
11	28	9	11	0.80
12	13	2	4	0.50
13	8	1	2	0.46
14	4	1	1	0.91
15	2	1	1	1.95
16	2	1	1	1.49
17	2	1	0	7.38
Total	5,669	1276	1656	0.77

\*Expected: Original pricing claim termination - 1985 NHS Survey Table 11, Unisex

**John Alden Life Insurance Company**  
**Nationwide Experience Projection**  
**Policy Form: J-5762-P**  
**Attachment F1**

Calendar Year		Before Increase			After Increase [2]			at:	5.00%
		Earned Premium	Incurred Claims [1]	Loss Ratio	Earned Premium	Incurred Claims [1]	Loss Ratio	Year End 2015	Factor 1.0500
Historical Experience	1992	25,360	0	0.0%	25,360	0	0.0%	23.5	3.1474
	1993	746,128	136,808	18.3%	746,128	136,808	18.3%	22.5	2.9975
	1994	2,296,198	8,756	0.4%	2,296,198	8,756	0.4%	21.5	2.8548
	1995	5,979,511	527,716	8.8%	5,979,511	527,716	8.8%	20.5	2.7188
	1996	6,889,991	475,164	6.9%	6,889,991	475,164	6.9%	19.5	2.5894
	1997	6,523,412	692,095	10.6%	6,523,412	692,095	10.6%	18.5	2.4661
	1998	5,602,496	924,643	16.5%	5,602,496	924,643	16.5%	17.5	2.3486
	1999	5,068,109	2,408,760	47.5%	5,068,109	2,408,760	47.5%	16.5	2.2368
	2000	4,977,691	1,961,538	39.4%	4,977,691	1,961,538	39.4%	15.5	2.1303
	2001	4,723,934	3,415,522	72.3%	4,723,934	3,415,522	72.3%	14.5	2.0288
	2002	4,534,346	1,892,714	41.7%	4,534,346	1,892,714	41.7%	13.5	1.9322
	2003	4,406,370	4,975,691	112.9%	4,406,370	4,975,691	112.9%	12.5	1.8402
	2004	4,058,684	5,908,871	145.6%	4,058,684	5,908,871	145.6%	11.5	1.7526
	2005	3,996,911	3,183,911	79.7%	3,996,911	3,183,911	79.7%	10.5	1.6691
	2006	3,786,738	4,371,118	115.4%	3,786,738	4,371,118	115.4%	9.5	1.5896
	2007	3,652,881	5,537,463	151.6%	3,652,881	5,537,463	151.6%	8.5	1.5139
	2008	3,480,416	5,342,962	153.5%	3,480,416	5,342,962	153.5%	7.5	1.4418
	2009	3,647,125	9,095,475	249.4%	3,647,125	9,095,475	249.4%	6.5	1.3732
	2010	3,602,828	8,110,749	225.1%	3,602,828	8,110,749	225.1%	5.5	1.3078
	Projected Future Experience	2011	3,393,542	7,538,583	222.1%	3,393,542	7,538,583	222.1%	4.5
2012		3,328,989	7,837,459	235.4%	3,328,989	7,837,459	235.4%	3.5	1.1862
2013		3,307,972	7,643,067	231.0%	3,307,972	7,643,067	231.0%	2.5	1.1297
2014		3,064,829	9,458,502	308.6%	3,064,829	9,458,502	308.6%	1.5	1.0759
2015		2,906,719	10,575,492	363.8%	2,906,719	10,575,492	363.8%	0.5	1.0247
2016		2,637,203	9,232,637	350.1%	2,637,203	9,232,637	350.1%	-0.5	0.9759
2017		2,341,546	9,588,863	409.5%	2,508,569	9,359,769	373.1%	-1.5	0.9294
2018		2,065,208	9,805,881	474.8%	2,359,831	9,337,324	395.7%	-2.5	0.8852
2019		1,809,097	9,878,422	546.0%	2,067,183	9,406,398	455.0%	-3.5	0.8430
2020		1,574,241	9,786,415	621.7%	1,798,822	9,318,787	518.0%	-4.5	0.8029
2021		1,361,483	9,556,524	701.9%	1,555,712	9,099,881	584.9%	-5.5	0.7646
2022		1,170,403	9,217,131	787.5%	1,337,373	8,776,705	656.3%	-6.5	0.7282
2023		1,000,167	8,779,862	877.8%	1,142,851	8,360,331	731.5%	-7.5	0.6936
2024		849,685	8,261,472	972.3%	970,901	7,866,711	810.2%	-8.5	0.6605
2025		717,734	7,686,924	1071.0%	820,126	7,319,617	892.5%	-9.5	0.6291
2026		602,927	7,090,472	1176.0%	688,941	6,751,666	980.0%	-10.5	0.5991
2027		503,760	6,491,243	1288.6%	575,626	6,181,070	1073.8%	-11.5	0.5706
2028		418,734	5,901,348	1409.3%	478,471	5,619,362	1174.4%	-12.5	0.5434
2029		346,360	5,328,877	1538.5%	395,772	5,074,246	1282.1%	-13.5	0.5175
2030		285,177	4,789,824	1679.6%	325,860	4,560,950	1399.7%	-14.5	0.4929
Projected Future Experience	2031	233,770	4,291,319	1835.7%	267,120	4,086,266	1529.7%	-15.5	0.4694
	2032	190,818	3,829,677	2007.0%	218,041	3,646,682	1672.5%	-16.5	0.4471
	2033	155,111	3,407,161	2196.6%	177,240	3,244,355	1830.5%	-17.5	0.4258
	2034	125,566	3,017,798	2403.4%	143,479	2,873,598	2002.8%	-18.5	0.4055
	2035	101,220	2,660,361	2628.3%	115,660	2,533,240	2190.2%	-19.5	0.3862
	2036	81,239	2,339,914	2880.3%	92,828	2,228,105	2400.2%	-20.5	0.3678
	2037	64,897	2,047,079	3154.3%	74,156	1,949,263	2628.6%	-21.5	0.3503
	2038	51,584	1,781,689	3454.0%	58,943	1,696,554	2878.3%	-22.5	0.3336
	2039	40,773	1,538,679	3773.8%	46,589	1,465,156	3144.8%	-23.5	0.3177
	2040	32,041	1,317,119	4110.7%	36,612	1,254,182	3425.6%	-24.5	0.3026
	2041	25,020	1,119,428	4474.1%	28,590	1,065,938	3728.4%	-25.5	0.2882
	2042	19,404	945,184	4871.1%	22,172	900,020	4059.2%	-26.5	0.2745
	2043	14,943	790,940	5292.9%	17,075	753,146	4410.8%	-27.5	0.2614
	2044	11,426	655,943	5741.0%	13,056	624,600	4784.1%	-28.5	0.2489
	2045	8,678	538,172	6201.6%	9,916	512,456	5168.0%	-29.5	0.2371
	2046	6,550	438,591	6695.8%	7,485	417,633	5579.8%	-30.5	0.2258
	2047	4,915	355,466	7232.2%	5,616	338,481	6026.8%	-31.5	0.2150
	2048	3,672	287,013	7816.0%	4,196	273,298	6513.3%	-32.5	0.2048
	2049	2,737	230,180	8410.2%	3,127	219,181	7008.5%	-33.5	0.1951
	2050	2,039	184,330	9038.8%	2,330	175,522	7532.3%	-34.5	0.1858
	2051	1,523	147,828	9705.0%	1,741	140,765	8087.5%	-35.5	0.1769
	2052	1,144	119,695	10465.6%	1,307	113,975	8721.3%	-36.5	0.1685
	2053	865	98,256	11356.1%	989	93,561	9463.4%	-37.5	0.1605
	2054	661	82,083	12422.3%	755	78,161	10351.9%	-38.5	0.1528
2055	510	69,088	13542.2%	583	65,787	11285.2%	-39.5	0.1456	
Interest	Past	94,001,180	102,023,062	108.5%	94,001,180	102,023,062	108.5%		
	Future	18,864,834	153,688,885	814.7%	21,012,845	147,015,378	699.6%		
	Lifetime	112,866,014	255,711,947	226.6%	115,014,025	249,038,440	216.5%		
Interest	Factor								
	Past w/ int	178,869,782	146,425,028	81.9%	178,869,782	146,425,028	81.9%		
	Future w/ int	14,632,743	101,431,845	693.2%	16,197,859	97,228,553	600.3%		
	Lifetime w/ int	193,502,525	247,856,873	128.1%	195,067,641	243,653,582	124.9%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2000 - 2011 Report and reinsurer's experiences, discounted at 5.0%; best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 20%; projection includes a 3% shock lapse rate, a 11% benefit reduction and only 50% of the rate increase implemented in 2017.

**John Alden Life Insurance Company**  
**Nationwide Experience Projection**  
**Policy Form: J-5875-P**  
**Attachment F2**

Calendar Year		Before Increase			After Increase [2]			at:	5.00%
		Earned Premium	Incurred Claims [1]	Loss Ratio	Earned Premium	Incurred Claims [1]	Loss Ratio	Year End 2015	Factor 1.0500
Historical Experience	1992	0	0	0.0%	0	0	0.0%	23.5	3.1474
	1993	0	0	0.0%	0	0	0.0%	22.5	2.9975
	1994	0	0	0.0%	0	0	0.0%	21.5	2.8548
	1995	49,046	0	0.0%	49,046	0	0.0%	20.5	2.7188
	1996	2,759,686	270,396	9.8%	2,759,686	270,396	9.8%	19.5	2.5894
	1997	11,445,397	184,827	1.6%	11,445,397	184,827	1.6%	18.5	2.4661
	1998	12,957,595	1,065,615	8.2%	12,957,595	1,065,615	8.2%	17.5	2.3486
	1999	13,415,828	840,464	6.3%	13,415,828	840,464	6.3%	16.5	2.2368
	2000	14,961,047	1,158,683	7.7%	14,961,047	1,158,683	7.7%	15.5	2.1303
	2001	14,174,613	2,643,906	18.7%	14,174,613	2,643,906	18.7%	14.5	2.0288
	2002	12,911,318	4,293,203	33.3%	12,911,318	4,293,203	33.3%	13.5	1.9322
	2003	12,589,438	3,390,307	26.9%	12,589,438	3,390,307	26.9%	12.5	1.8402
	2004	12,263,952	4,214,715	34.4%	12,263,952	4,214,715	34.4%	11.5	1.7526
	2005	12,468,896	5,521,251	44.3%	12,468,896	5,521,251	44.3%	10.5	1.6691
	2006	11,720,536	5,850,428	49.9%	11,720,536	5,850,428	49.9%	9.5	1.5896
	2007	10,369,811	7,335,609	70.7%	10,369,811	7,335,609	70.7%	8.5	1.5139
	2008	9,329,747	9,419,725	101.0%	9,329,747	9,419,725	101.0%	7.5	1.4418
	2009	9,084,469	10,191,092	112.2%	9,084,469	10,191,092	112.2%	6.5	1.3732
	2010	8,611,475	10,214,792	118.6%	8,611,475	10,214,792	118.6%	5.5	1.3078
	2011	8,209,021	13,397,102	163.2%	8,209,021	13,397,102	163.2%	4.5	1.2455
	2012	8,232,838	13,547,842	164.6%	8,232,838	13,547,842	164.6%	3.5	1.1862
2013	8,124,070	12,825,663	157.9%	8,124,070	12,825,663	157.9%	2.5	1.1297	
2014	7,780,419	21,114,896	271.4%	7,780,419	21,114,896	271.4%	1.5	1.0759	
2015	7,409,642	20,630,056	278.4%	7,409,642	20,630,056	278.4%	0.5	1.0247	
Projected Future Experience	2016	6,957,639	19,185,490	275.7%	6,957,639	19,185,490	275.7%	-0.5	0.9759
	2017	6,415,001	21,121,647	329.3%	6,872,583	20,617,016	300.0%	-1.5	0.9294
	2018	5,879,742	22,977,667	390.8%	6,718,546	21,879,718	325.7%	-2.5	0.8852
	2019	5,358,571	24,705,143	461.0%	6,123,024	23,524,649	384.2%	-3.5	0.8430
	2020	4,855,527	26,251,263	540.6%	5,548,216	24,996,890	450.5%	-4.5	0.8029
	2021	4,373,947	27,558,187	630.1%	4,997,934	26,241,365	525.0%	-5.5	0.7646
	2022	3,917,322	28,608,129	730.3%	4,476,167	27,241,138	608.6%	-6.5	0.7282
	2023	3,488,390	29,385,734	842.4%	3,986,043	27,981,586	702.0%	-7.5	0.6936
	2024	3,088,868	29,879,411	967.3%	3,529,525	28,451,673	806.1%	-8.5	0.6605
	2025	2,719,509	30,101,798	1106.9%	3,107,474	28,663,433	922.4%	-9.5	0.6291
	2026	2,380,447	30,081,005	1263.7%	2,720,042	28,643,635	1053.1%	-10.5	0.5991
	2027	2,071,185	29,759,455	1436.8%	2,366,661	28,337,449	1197.4%	-11.5	0.5706
	2028	1,791,018	29,205,649	1630.7%	2,046,525	27,810,106	1358.9%	-12.5	0.5434
	2029	1,539,005	28,469,442	1849.9%	1,758,559	27,109,077	1541.6%	-13.5	0.5175
	2030	1,313,934	27,533,097	2095.5%	1,501,380	26,217,474	1746.2%	-14.5	0.4929
	2031	1,114,404	26,427,759	2371.5%	1,273,385	25,164,953	1976.2%	-15.5	0.4694
	2032	938,883	25,122,149	2675.7%	1,072,824	23,921,729	2229.8%	-16.5	0.4471
	2033	785,700	23,671,211	3012.8%	897,788	22,540,122	2510.6%	-17.5	0.4258
	2034	653,039	22,154,055	3392.5%	746,202	21,095,460	2827.0%	-18.5	0.4055
	2035	539,003	20,567,242	3815.8%	615,897	19,584,471	3179.8%	-19.5	0.3862
	2036	441,738	18,915,203	4282.0%	504,756	18,011,372	3568.3%	-20.5	0.3678
	2037	359,424	17,218,665	4790.6%	410,699	16,395,900	3992.2%	-21.5	0.3503
	2038	290,313	15,539,674	5352.7%	331,730	14,797,137	4460.6%	-22.5	0.3336
	2039	232,754	13,923,294	5982.0%	265,958	13,257,992	4985.0%	-23.5	0.3177
	2040	185,183	12,377,528	6683.9%	211,601	11,786,089	5570.0%	-24.5	0.3026
	2041	146,198	10,894,220	7451.7%	167,055	10,373,658	6209.7%	-25.5	0.2882
	2042	114,528	9,495,072	8290.6%	130,866	9,041,366	6908.9%	-26.5	0.2745
	2043	89,025	8,201,676	9212.8%	101,725	7,809,773	7677.3%	-27.5	0.2614
	2044	68,669	7,018,628	10220.9%	78,466	6,683,254	8517.4%	-28.5	0.2489
	2045	52,558	5,939,482	11300.7%	60,056	5,655,674	9417.3%	-29.5	0.2371
	2046	39,922	4,970,359	12450.1%	45,617	4,732,859	10375.1%	-30.5	0.2258
	2047	30,102	4,112,557	13662.0%	34,396	3,916,045	11385.0%	-31.5	0.2150
	2048	22,539	3,371,157	14957.1%	25,754	3,210,072	12464.2%	-32.5	0.2048
2049	16,763	2,735,190	16317.1%	19,154	2,604,494	13597.6%	-33.5	0.1951	
2050	12,388	2,196,077	17727.4%	14,155	2,091,141	14772.8%	-34.5	0.1858	
2051	9,100	1,745,099	19177.4%	10,398	1,661,712	15981.2%	-35.5	0.1769	
2052	6,647	1,373,363	20661.8%	7,595	1,307,740	17218.1%	-36.5	0.1685	
2053	4,830	1,071,734	22186.9%	5,520	1,020,523	18489.1%	-37.5	0.1605	
2054	3,492	830,599	23783.2%	3,991	790,910	19819.3%	-38.5	0.1528	
2055	2,512	635,616	25300.3%	2,871	605,244	21083.6%	-39.5	0.1456	
Interest	Past	208,868,844	148,110,572	70.9%	208,868,844	148,110,572	70.9%		
	Future	62,309,821	665,330,729	1067.8%	69,748,781	634,960,387	910.4%		
	Lifetime	271,178,665	813,441,301	300.0%	278,617,625	783,070,959	281.1%		
Interest	Factor								
	Past w/ int	363,645,636	196,952,368	54.2%	363,645,636	196,952,368	54.2%		
	Future w/ int	46,187,686	373,333,502	808.3%	51,382,876	356,858,055	694.5%		
Interest	Lifetime w/ int	409,833,322	570,285,870	139.2%	415,028,512	553,810,423	133.4%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2000 - 2011 Report and reinsurer's experiences, discounted at 5.0%; best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 20%; projection includes a 3% shock lapse rate, a 11% benefit reduction and only 50% of the rate increase implemented in 2017.

**John Alden Life Insurance Company**  
**Nationwide Experience Projection**  
**Policy Form: J-5762-P and J-5875-P Combined**  
**Attachment F3**

Calendar Year		Before Increase			After Increase [2]			at:		5.00%
		Earned Premium	Incurred Claims [1]	Loss Ratio	Earned Premium	Incurred Claims [1]	Loss Ratio	Year End 2015	Factor 1.0500	
Historical Experience	1992	25,360	0	0.0%	25,360	0	0.0%	23.5	3.1474	
	1993	746,128	136,808	18.3%	746,128	136,808	18.3%	22.5	2.9975	
	1994	2,296,198	8,756	0.4%	2,296,198	8,756	0.4%	21.5	2.8548	
	1995	6,028,557	527,716	8.8%	6,028,557	527,716	8.8%	20.5	2.7188	
	1996	9,649,677	745,560	7.7%	9,649,677	745,560	7.7%	19.5	2.5894	
	1997	17,968,809	876,922	4.9%	17,968,809	876,922	4.9%	18.5	2.4661	
	1998	18,560,091	1,990,257	10.7%	18,560,091	1,990,257	10.7%	17.5	2.3486	
	1999	18,483,937	3,249,224	17.6%	18,483,937	3,249,224	17.6%	16.5	2.2368	
	2000	19,938,738	3,120,221	15.6%	19,938,738	3,120,221	15.6%	15.5	2.1303	
	2001	18,898,547	6,059,429	32.1%	18,898,547	6,059,429	32.1%	14.5	2.0288	
	2002	17,445,665	6,185,917	35.5%	17,445,665	6,185,917	35.5%	13.5	1.9322	
	2003	16,995,808	8,365,998	49.2%	16,995,808	8,365,998	49.2%	12.5	1.8402	
	2004	16,322,636	10,123,586	62.0%	16,322,636	10,123,586	62.0%	11.5	1.7526	
	2005	16,465,807	8,705,162	52.9%	16,465,807	8,705,162	52.9%	10.5	1.6691	
	2006	15,507,274	10,221,545	65.9%	15,507,274	10,221,545	65.9%	9.5	1.5896	
	2007	14,022,692	12,873,072	91.8%	14,022,692	12,873,072	91.8%	8.5	1.5139	
	2008	12,810,163	14,762,687	115.2%	12,810,163	14,762,687	115.2%	7.5	1.4418	
	2009	12,731,594	19,286,567	151.5%	12,731,594	19,286,567	151.5%	6.5	1.3732	
	2010	12,214,303	18,325,541	150.0%	12,214,303	18,325,541	150.0%	5.5	1.3078	
	2011	11,602,563	20,935,685	180.4%	11,602,563	20,935,685	180.4%	4.5	1.2455	
	2012	11,561,827	21,385,301	185.0%	11,561,827	21,385,301	185.0%	3.5	1.1862	
2013	11,432,042	20,468,730	179.0%	11,432,042	20,468,730	179.0%	2.5	1.1297		
2014	10,845,248	30,573,398	281.9%	10,845,248	30,573,398	281.9%	1.5	1.0759		
2015	10,316,362	31,205,549	302.5%	10,316,362	31,205,549	302.5%	0.5	1.0247		
Projected Future Experience	2016	9,594,842	28,418,127	296.2%	9,594,842	28,418,127	296.2%	-0.5	0.9759	
	2017	8,756,547	30,710,510	350.7%	9,381,152	29,976,784	319.5%	-1.5	0.9294	
	2018	7,944,950	32,783,549	412.6%	9,078,377	31,217,041	343.9%	-2.5	0.8852	
	2019	7,167,667	34,583,565	482.5%	8,190,207	32,931,047	402.1%	-3.5	0.8430	
	2020	6,429,768	36,037,678	560.5%	7,347,038	34,315,678	467.1%	-4.5	0.8029	
	2021	5,735,430	37,114,711	647.1%	6,553,646	35,341,246	539.3%	-5.5	0.7646	
	2022	5,087,726	37,825,260	743.5%	5,813,541	36,017,843	619.6%	-6.5	0.7282	
	2023	4,488,556	38,165,596	850.3%	5,128,894	36,341,917	708.6%	-7.5	0.6936	
	2024	3,938,553	38,140,882	968.4%	4,500,426	36,318,384	807.0%	-8.5	0.6605	
	2025	3,437,243	37,788,722	1099.4%	3,927,600	35,983,051	916.2%	-9.5	0.6291	
	2026	2,983,375	37,171,478	1246.0%	3,408,983	35,395,301	1038.3%	-10.5	0.5991	
	2027	2,574,945	36,250,698	1407.8%	2,942,287	34,518,519	1173.2%	-11.5	0.5706	
	2028	2,209,753	35,106,997	1588.7%	2,524,996	33,429,468	1323.9%	-12.5	0.5434	
	2029	1,885,365	33,798,319	1792.7%	2,154,331	32,183,323	1493.9%	-13.5	0.5175	
	2030	1,599,111	32,322,921	2021.3%	1,827,240	30,778,424	1684.4%	-14.5	0.4929	
	2031	1,348,174	30,719,078	2278.6%	1,540,505	29,251,218	1898.8%	-15.5	0.4694	
	2032	1,129,702	28,951,825	2562.8%	1,290,865	27,568,411	2135.7%	-16.5	0.4471	
	2033	940,812	27,078,371	2878.2%	1,075,028	25,784,477	2398.5%	-17.5	0.4258	
	2034	778,606	25,171,853	3232.9%	889,681	23,969,058	2694.1%	-18.5	0.4055	
	2035	640,223	23,227,603	3628.0%	731,557	22,117,711	3023.4%	-19.5	0.3862	
	2036	522,977	21,255,117	4064.3%	597,585	20,239,477	3386.9%	-20.5	0.3678	
	2037	424,321	19,265,745	4540.4%	484,855	18,345,163	3783.6%	-21.5	0.3503	
	2038	341,897	17,321,363	5066.2%	390,672	16,493,691	4221.9%	-22.5	0.3336	
	2039	273,526	15,461,973	5652.8%	312,548	14,723,148	4710.7%	-23.5	0.3177	
	2040	217,224	13,694,647	6304.4%	248,213	13,040,271	5253.7%	-24.5	0.3026	
	2041	171,218	12,013,648	7016.6%	195,644	11,439,596	5847.1%	-25.5	0.2882	
	2042	133,932	10,440,256	7795.2%	153,039	9,941,386	6496.0%	-26.5	0.2745	
	2043	103,968	8,992,616	8649.4%	118,801	8,562,919	7207.8%	-27.5	0.2614	
	2044	80,095	7,674,571	9581.9%	91,521	7,307,854	7984.9%	-28.5	0.2489	
	2045	61,236	6,477,654	10578.1%	69,972	6,168,130	8815.1%	-29.5	0.2371	
	2046	46,472	5,408,949	11639.1%	53,102	5,150,492	9699.2%	-30.5	0.2258	
	2047	35,017	4,468,024	12759.5%	40,013	4,254,526	10632.9%	-31.5	0.2150	
	2048	26,211	3,658,169	13956.6%	29,950	3,483,370	11630.5%	-32.5	0.2048	
2049	19,500	2,965,370	15207.3%	22,281	2,823,675	12672.7%	-33.5	0.1951		
2050	14,427	2,380,407	16499.2%	16,486	2,266,663	13749.4%	-34.5	0.1858		
2051	10,623	1,892,927	17819.2%	12,138	1,802,477	14849.3%	-35.5	0.1769		
2052	7,791	1,493,058	19164.9%	8,902	1,421,715	15970.7%	-36.5	0.1685		
2053	5,696	1,169,990	20541.6%	6,508	1,114,084	17118.0%	-37.5	0.1605		
2054	4,153	912,682	21975.7%	4,746	869,071	18313.1%	-38.5	0.1528		
2055	3,022	704,704	23315.6%	3,454	671,031	19429.7%	-39.5	0.1456		
Interest	Past	302,870,024	250,133,634	82.6%	302,870,024	250,133,634	82.6%			
	Future	81,174,655	819,019,614	1009.0%	90,761,626	781,975,765	861.6%			
	Lifetime	384,044,679	1,069,153,248	278.4%	393,631,650	1,032,109,399	262.2%			
Interest	Factor									
	Past w/ int	542,515,418	343,377,396	63.3%	542,515,418	343,377,396	63.3%			
	Future w/ int	60,820,430	474,765,347	780.6%	67,580,735	454,086,609	671.9%			
	Lifetime w/ int	603,335,848	818,142,743	135.6%	610,096,153	797,464,005	130.7%			

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2000 - 2011 Report and reinsurer's experiences, discounted at 5.0%; best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 20%; projection includes a 3% shock lapse rate, a 11% benefit reduction and only 50% of the rate increase implemented in 2017.

**John Alden Life Insurance Company**  
**Pennsylvania Experience Projection**  
**Policy Form: J-5762-P**  
**Attachment G1**

Calendar Year	Before Increase			After Increase [2]			at:	5.00%
	Earned Premium	Incurred Claims [1]	Loss Ratio	Earned Premium	Incurred Claims [1]	Loss Ratio	Year End 2015	Factor 1.0500
Historical Experience	1992	0	0.0%	0	0	0.0%	23.5	3.1474
	1993	4,505	0.0%	4,505	0	0.0%	22.5	2.9975
	1994	17,333	0.0%	17,333	0	0.0%	21.5	2.8548
	1995	61,041	200.451	61,041	200,451	328.4%	20.5	2.7188
	1996	135,071	72,189	135,071	72,189	53.4%	19.5	2.5894
	1997	131,687	185,754	131,687	185,754	141.1%	18.5	2.4661
	1998	117,205	0	117,205	0	0.0%	17.5	2.3486
	1999	101,799	0	101,799	0	0.0%	16.5	2.2368
	2000	92,752	582	92,752	582	0.6%	15.5	2.1303
	2001	89,284	0	89,284	0	0.0%	14.5	2.0288
	2002	83,322	0	83,322	0	0.0%	13.5	1.9322
	2003	82,013	3,059	82,013	3,059	3.7%	12.5	1.8402
	2004	76,468	59,078	76,468	59,078	77.3%	11.5	1.7526
	2005	76,429	0	76,429	0	0.0%	10.5	1.6691
	2006	78,218	203,306	78,218	203,306	259.9%	9.5	1.5896
	2007	66,048	1,691	66,048	1,691	2.6%	8.5	1.5139
	2008	60,806	0	60,806	0	0.0%	7.5	1.4418
	2009	69,700	196,579	69,700	196,579	282.0%	6.5	1.3732
	2010	65,924	4,359	65,924	4,359	6.6%	5.5	1.3078
	2011	58,459	0	58,459	0	0.0%	4.5	1.2455
Projected Future Experience	2012	67,073	127,461	67,073	127,461	190.0%	3.5	1.1862
	2013	57,328	0	57,328	0	0.0%	2.5	1.1297
	2014	57,973	16,237	57,973	16,237	28.0%	1.5	1.0759
	2015	53,117	23,363	53,117	23,363	44.0%	0.5	1.0247
	2016	48,537	112,061	48,537	112,061	230.9%	-0.5	0.9759
	2017	44,655	123,326	47,841	120,379	251.6%	-1.5	0.9294
	2018	40,753	133,998	46,567	127,595	274.0%	-2.5	0.8852
	2019	36,868	142,453	42,128	135,646	322.0%	-3.5	0.8430
	2020	33,054	148,347	37,770	141,258	374.0%	-4.5	0.8029
	2021	29,374	152,219	33,565	144,946	431.8%	-5.5	0.7646
	2022	25,881	150,845	29,573	143,637	485.7%	-6.5	0.7282
	2023	22,611	147,560	25,837	140,509	543.8%	-7.5	0.6936
	2024	19,580	141,203	22,373	134,456	601.0%	-8.5	0.6605
	2025	16,803	133,562	19,201	127,180	662.4%	-9.5	0.6291
	2026	14,284	125,742	16,322	119,733	733.6%	-10.5	0.5991
	2027	12,019	117,347	13,733	111,740	813.6%	-11.5	0.5706
	2028	10,008	108,199	11,435	103,029	901.0%	-12.5	0.5434
	2029	8,245	98,098	9,421	93,410	991.5%	-13.5	0.5175
	2030	6,723	88,568	7,682	84,336	1097.8%	-14.5	0.4929
Projected Future Experience	2031	5,424	79,816	6,198	76,002	1226.3%	-15.5	0.4694
	2032	4,329	71,289	4,947	67,882	1372.2%	-16.5	0.4471
	2033	3,419	63,169	3,907	60,150	1539.6%	-17.5	0.4258
	2034	2,672	54,986	3,053	52,358	1714.7%	-18.5	0.4055
	2035	2,067	46,998	2,362	44,752	1894.4%	-19.5	0.3862
	2036	1,583	39,853	1,809	37,949	2098.3%	-20.5	0.3678
	2037	1,199	33,505	1,370	31,904	2328.9%	-21.5	0.3503
	2038	898	27,906	1,026	26,572	2589.2%	-22.5	0.3336
	2039	665	22,942	759	21,846	2876.8%	-23.5	0.3177
	2040	486	18,614	555	17,725	3192.7%	-24.5	0.3026
	2041	350	14,927	400	14,214	3550.1%	-25.5	0.2882
	2042	249	11,778	284	11,215	3943.3%	-26.5	0.2745
	2043	174	9,132	199	8,696	4375.6%	-27.5	0.2614
	2044	119	6,972	136	6,639	4866.9%	-28.5	0.2489
	2045	80	5,210	92	4,961	5406.2%	-29.5	0.2371
	2046	53	3,798	60	3,616	5986.7%	-30.5	0.2258
	2047	34	2,699	39	2,570	6643.6%	-31.5	0.2150
	2048	21	1,871	24	1,782	7351.2%	-32.5	0.2048
	2049	13	1,264	15	1,204	8179.3%	-33.5	0.1951
Projected Future Experience	2050	8	831	9	792	9087.6%	-34.5	0.1858
	2051	4	528	5	503	10072.2%	-35.5	0.1769
	2052	2	323	3	307	11131.5%	-36.5	0.1685
	2053	1	189	1	180	12466.4%	-37.5	0.1605
	2054	1	106	1	100	13516.3%	-38.5	0.1528
	2055	0	57	0	54	14658.9%	-39.5	0.1456
Interest	Past	1,703,557	1,094,110	64.2%	1,703,557	1,094,110	64.2%	
	Future	393,248	2,442,287	621.1%	439,239	2,333,888	531.3%	
	Lifetime	2,096,805	3,536,397	168.7%	2,142,796	3,427,997	160.0%	
Interest	Factor							
	Past w/ int	3,186,517	2,094,391	65.7%	3,186,517	2,094,391	65.7%	
	Future w/ int	301,264	1,583,799	525.7%	334,524	1,516,084	453.2%	
	Lifetime w/ int	3,487,781	3,678,190	105.5%	3,521,041	3,610,475	102.5%	

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2000 - 2011 Report and reinsurer's experiences, discounted at 5.0%; best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 20%; projection includes a 3% shock lapse rate, a 11% benefit reduction and only 50% of the rate increase implemented in 2017.

**John Alden Life Insurance Company**  
**Pennsylvania Experience Projection**  
**Policy Form: J-5875-P**  
**Attachment G2**

Calendar Year		Before Increase			After Increase [2]			at: 5.00%	
		Earned Premium	Incurred Claims [1]	Loss Ratio	Earned Premium	Incurred Claims [1]	Loss Ratio	Year End 2015	Factor 1.0500
Historical Experience	1992	0	0	0.0%	0	0	0.0%	23.5	3.1474
	1993	0	0	0.0%	0	0	0.0%	22.5	2.9975
	1994	0	0	0.0%	0	0	0.0%	21.5	2.8548
	1995	0	0	0.0%	0	0	0.0%	20.5	2.7188
	1996	29,481	0	0.0%	29,481	0	0.0%	19.5	2.5894
	1997	365,780	0	0.0%	365,780	0	0.0%	18.5	2.4661
	1998	439,362	26,847	6.1%	439,362	26,847	6.1%	17.5	2.3486
	1999	489,883	0	0.0%	489,883	0	0.0%	16.5	2.2368
	2000	530,606	0	0.0%	530,606	0	0.0%	15.5	2.1303
	2001	505,228	17,574	3.5%	505,228	17,574	3.5%	14.5	2.0288
	2002	469,538	129,458	27.6%	469,538	129,458	27.6%	13.5	1.9322
	2003	454,152	0	0.0%	454,152	0	0.0%	12.5	1.8402
	2004	445,210	80,716	18.1%	445,210	80,716	18.1%	11.5	1.7526
	2005	449,058	73,427	16.4%	449,058	73,427	16.4%	10.5	1.6691
	2006	423,796	409,917	96.7%	423,796	409,917	96.7%	9.5	1.5896
	2007	394,334	126,325	32.0%	394,334	126,325	32.0%	8.5	1.5139
	2008	368,278	662,606	179.9%	368,278	662,606	179.9%	7.5	1.4418
	2009	385,555	37,612	9.8%	385,555	37,612	9.8%	6.5	1.3732
	2010	327,226	366,784	112.1%	327,226	366,784	112.1%	5.5	1.3078
	Projected Future Experience	2011	311,184	811,907	260.9%	311,184	811,907	260.9%	4.5
2012		326,122	1,336	0.4%	326,122	1,336	0.4%	3.5	1.1862
2013		334,079	268,851	80.5%	334,079	268,851	80.5%	2.5	1.1297
2014		316,356	358,220	113.2%	316,356	358,220	113.2%	1.5	1.0759
2015		306,222	748,885	244.6%	306,222	748,885	244.6%	0.5	1.0247
2016		293,946	647,625	220.3%	293,946	647,625	220.3%	-0.5	0.9759
2017		272,406	740,815	272.0%	291,837	723,116	247.8%	-1.5	0.9294
2018		250,964	827,287	329.6%	286,766	787,757	274.7%	-2.5	0.8852
2019		229,863	899,488	391.3%	262,655	856,507	326.1%	-3.5	0.8430
2020		209,309	953,708	455.6%	239,169	908,136	379.7%	-4.5	0.8029
2021		189,482	989,369	522.1%	216,513	942,094	435.1%	-5.5	0.7646
2022		170,548	1,008,422	591.3%	194,879	960,236	492.7%	-6.5	0.7282
2023		152,667	1,017,059	666.2%	174,447	968,461	555.2%	-7.5	0.6936
2024		135,927	1,008,178	741.7%	155,318	960,003	618.1%	-8.5	0.6605
2025		120,433	989,693	821.8%	137,614	942,402	684.8%	-9.5	0.6291
2026		106,167	967,564	911.4%	121,313	921,330	759.5%	-10.5	0.5991
2027		93,102	935,598	1004.9%	106,384	890,892	837.4%	-11.5	0.5706
2028		81,209	892,583	1099.1%	92,794	849,932	915.9%	-12.5	0.5434
2029		70,456	842,500	1195.8%	80,507	802,242	996.5%	-13.5	0.5175
2030		60,799	791,503	1301.8%	69,473	753,682	1084.9%	-14.5	0.4929
2031		52,167	743,159	1424.6%	59,609	707,648	1187.1%	-15.5	0.4694
2032		44,494	692,066	1555.4%	50,842	658,997	1296.2%	-16.5	0.4471
2033		37,730	643,259	1704.9%	43,113	612,522	1420.7%	-17.5	0.4258
2034		31,808	599,557	1885.0%	36,345	570,909	1570.8%	-18.5	0.4055
2035		26,652	559,471	2099.2%	30,454	532,738	1749.3%	-19.5	0.3862
2036		22,191	514,693	2319.4%	25,357	490,099	1932.8%	-20.5	0.3678
2037		18,360	469,634	2557.9%	20,980	447,193	2131.6%	-21.5	0.3503
2038		15,089	430,168	2850.8%	17,242	409,613	2375.7%	-22.5	0.3336
2039		12,313	392,529	3187.9%	14,070	373,772	2656.6%	-23.5	0.3177
2040		9,971	351,423	3524.3%	11,394	334,631	2936.9%	-24.5	0.3026
2041		8,010	312,789	3905.2%	9,152	297,843	3254.3%	-25.5	0.2882
2042		6,379	273,707	4290.5%	7,289	260,629	3575.4%	-26.5	0.2745
2043		5,034	237,117	4710.1%	5,752	225,787	3925.1%	-27.5	0.2614
2044		3,931	203,174	5167.9%	4,492	193,466	4306.6%	-28.5	0.2489
2045		3,036	172,283	5673.8%	3,470	164,051	4728.2%	-29.5	0.2371
2046		2,317	144,865	6252.2%	2,648	137,943	5210.2%	-30.5	0.2258
2047		1,745	118,896	6814.3%	1,994	113,215	5678.6%	-31.5	0.2150
2048		1,296	96,132	7418.8%	1,481	91,539	6182.3%	-32.5	0.2048
2049		948	76,551	8077.0%	1,083	72,893	6730.8%	-33.5	0.1951
2050		683	59,919	8775.0%	780	57,056	7312.5%	-34.5	0.1858
2051		484	46,086	9529.3%	553	43,884	7941.1%	-35.5	0.1769
2052		336	34,740	10330.2%	384	33,080	8608.5%	-36.5	0.1685
2053		229	25,652	11181.8%	262	24,426	9318.2%	-37.5	0.1605
2054		153	18,557	12097.2%	175	17,670	10081.0%	-38.5	0.1528
2055	100	13,142	13094.4%	115	12,514	10912.0%	-39.5	0.1456	
Interest	Past	7,671,450	4,120,466	53.7%	7,671,450	4,120,466	53.7%		
	Future	2,742,735	20,740,961	756.2%	3,072,649	19,798,534	644.3%		
	Lifetime	10,414,186	24,861,428	238.7%	10,744,099	23,919,000	222.6%		
Interest Factor	Past w/ int	13,099,238	5,411,805	41.3%	13,099,238	5,411,805	41.3%		
	Future w/ int	2,010,780	12,051,641	599.4%	2,238,655	11,522,423	514.7%		
	Lifetime w/ int	15,110,018	17,463,446	115.6%	15,337,893	16,934,228	110.4%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2000 - 2011 Report and reinsurer's experiences, discounted at 5.0%; best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 20%; projection includes a 3% shock lapse rate, a 11% benefit reduction and only 50% of the rate increase implemented in 2017.

**John Alden Life Insurance Company**  
**Pennsylvania Experience Projection**  
**Policy Form: J-5762-P and J-5875-P Combined**  
**Attachment G3**

Calendar Year		Before Increase			After Increase [2]			at:	5.00%
		Earned Premium	Incurred Claims [1]	Loss Ratio	Earned Premium	Incurred Claims [1]	Loss Ratio	Year End 2015	Factor 1.0500
Historical Experience	1992	0	0	0.0%	0	0	0.0%	23.5	3.1474
	1993	4,505	0	0.0%	4,505	0	0.0%	22.5	2.9975
	1994	17,333	0	0.0%	17,333	0	0.0%	21.5	2.8548
	1995	61,041	200,451	328.4%	61,041	200,451	328.4%	20.5	2.7188
	1996	164,553	72,189	43.9%	164,553	72,189	43.9%	19.5	2.5894
	1997	497,466	185,754	37.3%	497,466	185,754	37.3%	18.5	2.4661
	1998	556,567	26,847	4.8%	556,567	26,847	4.8%	17.5	2.3486
	1999	591,682	0	0.0%	591,682	0	0.0%	16.5	2.2368
	2000	623,359	582	0.1%	623,359	582	0.1%	15.5	2.1303
	2001	594,512	17,574	3.0%	594,512	17,574	3.0%	14.5	2.0288
	2002	552,860	129,458	23.4%	552,860	129,458	23.4%	13.5	1.9322
	2003	536,165	3,059	0.6%	536,165	3,059	0.6%	12.5	1.8402
	2004	521,678	139,795	26.8%	521,678	139,795	26.8%	11.5	1.7526
	2005	525,488	73,427	14.0%	525,488	73,427	14.0%	10.5	1.6691
	2006	502,014	613,223	122.2%	502,014	613,223	122.2%	9.5	1.5896
	2007	460,382	128,016	27.8%	460,382	128,016	27.8%	8.5	1.5139
	2008	429,084	662,606	154.4%	429,084	662,606	154.4%	7.5	1.4418
	2009	455,255	234,191	51.4%	455,255	234,191	51.4%	6.5	1.3732
	2010	393,150	371,143	94.4%	393,150	371,143	94.4%	5.5	1.3078
	Projected Future Experience	2011	369,644	811,907	219.6%	369,644	811,907	219.6%	4.5
2012		393,195	128,797	32.8%	393,195	128,797	32.8%	3.5	1.1862
2013		391,408	268,851	68.7%	391,408	268,851	68.7%	2.5	1.1297
2014		374,329	374,457	100.0%	374,329	374,457	100.0%	1.5	1.0759
		359,339	772,248	214.9%	359,339	772,248	214.9%	0.5	1.0247
2016		342,483	759,686	221.8%	342,483	759,686	221.8%	-0.5	0.9759
2017		317,061	864,141	272.5%	339,677	843,495	248.3%	-1.5	0.9294
2018		291,716	961,285	329.5%	333,333	915,352	274.6%	-2.5	0.8852
2019		266,732	1,041,940	390.6%	304,783	992,153	325.5%	-3.5	0.8430
2020		242,363	1,102,054	454.7%	276,938	1,049,395	378.9%	-4.5	0.8029
2021		218,856	1,141,588	521.6%	250,078	1,087,039	434.7%	-5.5	0.7646
2022		196,429	1,159,267	590.2%	224,452	1,103,873	491.8%	-6.5	0.7282
2023		175,278	1,164,619	664.4%	200,284	1,108,970	553.7%	-7.5	0.6936
2024		155,507	1,149,380	739.1%	177,691	1,094,459	615.9%	-8.5	0.6605
2025		137,236	1,123,255	818.5%	156,814	1,069,582	682.1%	-9.5	0.6291
2026		120,451	1,093,305	907.7%	137,634	1,041,064	756.4%	-10.5	0.5991
2027		105,120	1,052,945	1001.7%	120,117	1,002,632	834.7%	-11.5	0.5706
2028		91,216	1,000,782	1097.2%	104,229	952,961	914.3%	-12.5	0.5434
2029		78,700	940,597	1195.2%	89,928	895,653	996.0%	-13.5	0.5175
2030		67,523	880,071	1303.4%	77,155	838,018	1086.1%	-14.5	0.4929
2031		57,591	822,975	1429.0%	65,807	783,651	1190.8%	-15.5	0.4694
2032		48,824	763,355	1563.5%	55,789	726,879	1302.9%	-16.5	0.4471
2033		41,149	706,428	1716.7%	47,020	672,672	1430.6%	-17.5	0.4258
2034		34,480	654,543	1898.3%	39,399	623,267	1581.9%	-18.5	0.4055
2035		28,720	606,469	2111.7%	32,817	577,490	1759.7%	-19.5	0.3862
2036		23,774	554,546	2332.6%	27,165	528,048	1943.8%	-20.5	0.3678
2037		19,559	503,138	2572.4%	22,350	479,097	2143.6%	-21.5	0.3503
2038		15,987	458,073	2865.2%	18,268	436,185	2387.7%	-22.5	0.3336
2039		12,978	415,471	3201.4%	14,829	395,619	2667.9%	-23.5	0.3177
2040		10,457	370,038	3538.6%	11,949	352,356	2948.8%	-24.5	0.3026
2041		8,360	327,716	3920.1%	9,553	312,057	3266.7%	-25.5	0.2882
2042		6,628	285,485	4307.1%	7,574	271,844	3589.2%	-26.5	0.2745
2043		5,208	246,249	4728.2%	5,951	234,482	3940.1%	-27.5	0.2614
2044		4,051	210,146	5187.8%	4,629	200,105	4323.1%	-28.5	0.2489
2045		3,117	177,493	5694.8%	3,561	169,011	4745.6%	-29.5	0.2371
2046		2,370	148,663	6273.0%	2,708	141,559	5227.5%	-30.5	0.2258
2047		1,779	121,595	6836.3%	2,032	115,785	5696.9%	-31.5	0.2150
2048		1,317	98,004	7441.4%	1,505	93,321	6201.1%	-32.5	0.2048
2049		961	77,815	8100.3%	1,098	74,097	6750.2%	-33.5	0.1951
2050		690	60,750	8798.5%	789	57,848	7332.1%	-34.5	0.1858
2051		488	46,614	9552.2%	558	44,386	7960.1%	-35.5	0.1769
2052		339	35,062	10351.8%	387	33,387	8626.5%	-36.5	0.1685
2053		231	25,841	11202.5%	264	24,606	9335.4%	-37.5	0.1605
2054		154	18,662	12114.6%	176	17,771	10095.5%	-38.5	0.1528
2055	101	13,199	13108.9%	115	12,568	10924.1%	-39.5	0.1456	
Interest	Past	9,375,007	5,214,576	55.6%	9,375,007	5,214,576	55.6%		
	Future	3,135,983	23,183,248	739.3%	3,511,888	22,132,422	630.2%		
	Lifetime	12,510,990	28,397,824	227.0%	12,886,895	27,346,998	212.2%		
Interest	Factor								
	Past w/ int	16,285,756	7,506,196	46.1%	16,285,756	7,506,196	46.1%		
	Future w/ int	2,312,044	13,635,439	589.8%	2,573,179	13,038,507	506.7%		
	Lifetime w/ int	18,597,799	21,141,635	113.7%	18,858,934	20,544,703	108.9%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2000 - 2011 Report and reinsurer's experiences, discounted at 5.0%; best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 20%; projection includes a 3% shock lapse rate, a 11% benefit reduction and only 50% of the rate increase implemented in 2017.



**John Alden Life Insurance Company**  
**Policy Form: J-5762-P**  
**Attachment H1.1**  
**Durational Lifetime Loss Ratio Exhibit - Historical and Projected Experience**  
**Nationwide**

Policy Duration	Earned Premiums	Incurred Claims	Policyholder Count	Claim Count	Actual Durational Loss Ratio	Actual Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual to Expected Cumulative Loss Ratio
1	8,553,596	252,786	4,850	10	3%	3%	7%	42%
2	5,738,379	906,213	4,623	26	16%	8%	39%	20%
3	6,061,090	743,283	4,486	24	12%	9%	48%	19%
4	5,780,135	941,407	4,351	32	16%	10%	52%	20%
5	5,352,648	1,098,748	4,250	33	21%	12%	54%	22%
6	5,063,275	3,241,427	4,140	54	64%	18%	56%	32%
7	4,823,630	2,460,287	4,034	52	51%	21%	57%	37%
8	4,636,173	3,319,482	3,933	57	72%	25%	59%	43%
9	4,423,827	4,051,754	3,821	56	92%	30%	60%	49%
10	4,182,262	5,919,202	3,726	75	142%	36%	61%	59%
11	4,033,465	3,845,124	3,630	59	95%	39%	62%	63%
12	3,848,026	2,802,041	3,520	51	73%	40%	63%	65%
13	3,712,719	5,190,195	3,421	78	140%	44%	63%	70%
14	3,614,227	7,888,613	3,309	98	218%	50%	64%	79%
15	3,652,598	6,878,542	3,182	81	188%	55%	64%	85%
16	3,588,122	9,127,531	3,028	115	254%	60%	64%	94%
17	3,442,851	8,723,300	2,882	107	253%	65%	64%	101%
18	3,355,607	6,059,152	2,708	100	181%	68%	64%	106%
19	3,309,246	8,302,707	2,556	98	251%	72%	64%	112%
20	3,156,156	10,825,267	2,425	103	343%	77%	64%	120%
21	2,957,005	10,028,487	2,289	112	339%	82%	64%	127%
22	2,722,338	8,791,892	2,150	107	323%	85%	64%	132%
23	2,435,085	9,544,027	1,999	115	392%	89%	64%	138%
24	2,155,634	9,929,316	1,840	113	461%	93%	64%	144%
25	1,887,666	10,035,266	1,680	108	532%	96%	64%	150%
26	1,642,412	9,945,579	1,525	101	606%	100%	64%	155%
27	1,420,057	9,700,447	1,374	93	683%	103%	64%	160%
28	1,220,177	9,346,313	1,231	85	766%	106%	64%	165%
29	1,041,934	8,876,573	1,095	77	852%	109%	64%	169%
30	884,280	8,321,071	968	69	941%	111%	64%	173%
31	746,006	7,736,849	850	61	1037%	114%	64%	177%
32	625,667	7,117,275	742	53	1138%	116%	64%	180%
33	521,765	6,501,627	643	47	1246%	117%	64%	182%
34	432,736	5,893,859	554	40	1362%	119%	64%	185%
35	357,031	5,304,001	474	35	1486%	120%	64%	187%
36	293,113	4,760,055	404	30	1624%	121%	64%	189%
37	239,491	4,249,824	342	25	1775%	122%	64%	190%
38	194,802	3,777,720	288	21	1939%	123%	64%	191%
39	157,762	3,345,901	241	18	2121%	124%	64%	192%
40	127,222	2,951,899	201	15	2320%	124%	64%	193%
41	102,164	2,589,724	167	12	2535%	125%	64%	194%
42	81,688	2,265,904	138	10	2774%	125%	64%	195%
43	65,027	1,973,640	113	9	3035%	125%	64%	195%
44	51,519	1,711,780	93	7	3323%	126%	64%	196%
45	40,603	1,474,206	75	6	3631%	126%	64%	196%
46	31,826	1,258,823	61	5	3955%	126%	64%	196%
47	24,800	1,066,140	49	4	4299%	126%	64%	196%
48	19,205	899,577	39	3	4684%	126%	64%	197%
49	14,777	750,434	31	2	5079%	127%	64%	197%
50	11,295	619,103	25	2	5481%	127%	64%	197%
<b>Grand Total</b>	<b>112,833,118</b>	<b>253,344,370</b>	<b>94,555</b>	<b>2,692</b>	<b>225%</b>	<b>127%</b>	<b>64%</b>	<b>197%</b>

**John Alden Life Insurance Company**  
**Policy Form: J-5875-P**  
**Attachment H1.2**  
**Durational Lifetime Loss Ratio Exhibit - Historical and Projected Experience**  
**Nationwide**

Policy Duration	Earned Premiums	Incurred Claims	Policyholder Count	Claim Count	Actual Durational Loss Ratio	Actual Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual to Expected Cumulative Loss Ratio
1	21,094,062	391,238	11,247	6	2%	2%	4%	44%
2	13,771,592	1,309,275	10,900	23	10%	5%	43%	11%
3	13,658,606	1,248,336	10,632	20	9%	6%	55%	11%
4	13,660,483	1,772,692	10,432	29	13%	7%	61%	12%
5	13,553,862	3,278,269	10,268	34	24%	10%	63%	16%
6	12,993,166	3,496,010	10,098	40	27%	12%	65%	18%
7	12,616,029	4,979,545	9,953	58	39%	15%	65%	23%
8	12,377,423	3,472,082	9,793	62	28%	16%	66%	24%
9	12,276,867	6,313,662	9,658	63	51%	19%	66%	28%
10	12,255,762	6,947,621	9,507	99	57%	21%	66%	32%
11	8,659,163	8,886,735	9,323	105	103%	25%	67%	37%
12	8,512,730	8,216,311	9,125	111	97%	27%	67%	41%
13	8,539,974	12,529,664	8,891	132	147%	32%	67%	47%
14	8,574,763	11,871,500	8,620	141	138%	35%	67%	53%
15	8,302,195	12,581,767	8,392	152	152%	39%	67%	58%
16	8,129,013	14,122,572	8,118	140	174%	42%	67%	63%
17	8,059,267	19,172,073	7,828	173	238%	47%	67%	71%
18	7,677,896	17,584,500	7,563	154	229%	51%	66%	77%
19	7,255,276	20,659,184	7,290	188	285%	56%	66%	84%
20	6,709,225	21,157,062	6,996	225	315%	60%	66%	91%
21	6,302,862	22,766,360	6,659	258	361%	64%	66%	97%
22	5,719,747	24,652,186	6,308	264	431%	69%	66%	104%
23	5,192,134	26,342,649	5,944	267	507%	74%	66%	111%
24	4,685,821	27,831,737	5,570	267	594%	78%	66%	119%
25	4,202,029	29,042,156	5,187	263	691%	83%	66%	126%
26	3,744,361	29,953,736	4,808	257	800%	88%	66%	133%
27	3,317,957	30,548,632	4,435	248	921%	92%	66%	140%
28	2,923,282	30,867,236	4,070	237	1056%	97%	66%	146%
29	2,560,272	30,876,700	3,715	225	1206%	101%	66%	153%
30	2,228,612	30,596,984	3,373	211	1373%	105%	66%	159%
31	1,927,704	30,054,779	3,045	197	1559%	109%	66%	164%
32	1,656,679	29,276,943	2,734	182	1767%	112%	66%	170%
33	1,414,360	28,291,017	2,441	166	2000%	115%	66%	175%
34	1,199,389	27,104,442	2,167	151	2260%	118%	66%	179%
35	1,010,212	25,739,167	1,912	136	2548%	121%	66%	183%
36	845,056	24,238,230	1,676	122	2868%	124%	66%	187%
37	702,052	22,616,443	1,461	108	3221%	126%	66%	190%
38	579,193	20,899,032	1,265	94	3608%	128%	66%	193%
39	474,496	19,147,130	1,089	82	4035%	129%	66%	196%
40	385,979	17,386,900	931	71	4505%	131%	66%	198%
41	311,724	15,649,519	790	60	5020%	132%	66%	200%
42	249,938	13,952,904	666	51	5583%	133%	66%	201%
43	198,940	12,346,858	558	43	6206%	134%	66%	203%
44	157,183	10,815,899	464	36	6881%	135%	66%	204%
45	123,274	9,390,225	383	30	7617%	135%	66%	205%
46	95,967	8,082,133	314	24	8422%	136%	66%	205%
47	74,166	6,886,048	255	20	9285%	136%	66%	206%
48	56,902	5,813,384	206	16	10216%	137%	66%	207%
49	43,347	4,850,817	165	13	11191%	137%	66%	207%
50	32,794	3,995,459	131	10	12183%	137%	66%	207%
<b>Grand Total</b>	<b>271,093,786</b>	<b>800,005,803</b>	<b>257,355</b>	<b>6,064</b>	<b>295%</b>	<b>137%</b>	<b>66%</b>	<b>207%</b>

**John Alden Life Insurance Company**  
**Policy Form: J-5762-P and J-5875-P Combined**  
**Attachment H1.3**  
**Durational Lifetime Loss Ratio Exhibit - Historical and Projected Experience**  
**Nationwide**

Policy Duration	Earned Premiums	Incurred Claims	Policyholder Count	Claim Count	Actual Durational Loss Ratio	Actual Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual to Expected Cumulative Loss Ratio
1	29,647,659	644,024	16,097	16	2%	2%	5%	43%
2	19,509,971	2,215,488	15,523	49	11%	6%	42%	13%
3	19,719,697	1,991,619	15,118	44	10%	7%	53%	13%
4	19,440,618	2,714,099	14,783	61	14%	8%	58%	14%
5	18,906,510	4,377,017	14,518	67	23%	10%	60%	17%
6	18,056,441	6,737,437	14,238	94	37%	14%	62%	22%
7	17,439,659	7,439,832	13,987	110	43%	17%	63%	26%
8	17,013,596	6,791,563	13,726	119	40%	19%	64%	29%
9	16,700,694	10,365,416	13,479	119	62%	22%	65%	34%
10	16,438,024	12,866,823	13,233	174	78%	25%	65%	39%
11	12,692,628	12,731,859	12,953	164	100%	29%	65%	44%
12	12,360,756	11,018,352	12,645	162	89%	31%	65%	48%
13	12,252,693	17,719,859	12,312	209	145%	35%	66%	54%
14	12,188,990	19,760,114	11,929	239	162%	40%	66%	60%
15	11,954,794	19,460,308	11,574	233	163%	43%	66%	66%
16	11,717,135	23,250,103	11,146	255	198%	47%	66%	72%
17	11,502,118	27,895,373	10,710	280	243%	52%	66%	79%
18	11,033,503	23,643,652	10,271	254	214%	56%	65%	86%
19	10,564,522	28,961,891	9,846	286	274%	60%	66%	92%
20	9,865,380	31,982,328	9,421	328	324%	65%	66%	99%
21	9,259,867	32,794,847	8,948	370	354%	69%	66%	106%
22	8,442,085	33,444,078	8,457	371	396%	74%	66%	112%
23	7,627,219	35,886,676	7,943	382	471%	78%	66%	119%
24	6,841,455	37,761,053	7,410	380	552%	82%	66%	125%
25	6,089,695	39,077,422	6,867	371	642%	87%	64%	135%
26	5,386,773	39,899,315	6,332	358	741%	91%	66%	139%
27	4,738,014	40,249,078	5,809	341	849%	95%	66%	146%
28	4,143,459	40,213,549	5,301	322	971%	99%	66%	152%
29	3,602,206	39,753,273	4,810	302	1104%	103%	66%	157%
30	3,112,892	38,918,055	4,341	280	1250%	107%	66%	163%
31	2,673,710	37,791,628	3,895	257	1413%	110%	66%	168%
32	2,282,346	36,394,218	3,476	235	1595%	113%	66%	173%
33	1,936,125	34,792,643	3,084	213	1797%	116%	66%	177%
34	1,632,125	32,998,301	2,720	191	2022%	119%	66%	181%
35	1,367,243	31,043,168	2,386	171	2270%	121%	66%	184%
36	1,138,168	28,998,285	2,080	151	2548%	123%	66%	187%
37	941,543	26,866,267	1,803	133	2853%	125%	66%	190%
38	773,996	24,676,752	1,553	116	3188%	126%	66%	193%
39	632,258	22,493,030	1,330	100	3558%	128%	66%	195%
40	513,201	20,338,798	1,132	86	3963%	129%	66%	196%
41	413,888	18,239,243	957	73	4407%	130%	66%	198%
42	331,625	16,218,808	804	62	4891%	131%	66%	199%
43	263,967	14,320,499	671	52	5425%	131%	66%	200%
44	208,703	12,527,679	556	43	6003%	132%	66%	201%
45	163,877	10,864,430	458	35	6630%	133%	66%	202%
46	127,793	9,340,955	375	29	7309%	133%	66%	203%
47	98,966	7,952,188	304	23	8035%	133%	66%	203%
48	76,107	6,712,961	245	19	8820%	134%	66%	204%
49	58,124	5,601,251	196	15	9637%	134%	66%	204%
50	44,089	4,614,563	156	12	10466%	134%	66%	204%
<b>Grand Total</b>	<b>383,926,904</b>	<b>1,053,350,173</b>	<b>351,910</b>	<b>8,756</b>	<b>274%</b>	<b>134%</b>	<b>66%</b>	<b>204%</b>

**John Alden Life Insurance Company**  
**Policy Form: J-5762-P**  
**Attachment H2.1**  
**Durational Lifetime Loss Ratio Exhibit - Historical and Projected Experience**  
**Pennsylvania**

Policy Duration	Earned Premiums	Incurred Claims	Policyholder Count	Claim Count	Actual Durational Loss Ratio	Actual Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual to Expected Cumulative Loss Ratio
1	123,592	0	113	0	0%	0%	7%	0%
2	130,466	200,451	106	1	154%	75%	39%	191%
3	125,075	72,189	104	1	58%	69%	48%	143%
4	115,885	0	98	0	0%	54%	52%	105%
5	99,707	185,754	92	1	186%	73%	54%	137%
6	91,798	582	90	1	1%	65%	56%	117%
7	85,074	0	87	0	0%	59%	57%	103%
8	82,442	62,138	84	2	75%	60%	59%	102%
9	79,849	0	81	0	0%	56%	60%	93%
10	78,827	0	81	0	0%	53%	61%	86%
11	78,086	203,306	79	2	260%	63%	62%	102%
12	69,884	0	76	0	0%	61%	63%	97%
13	65,802	1,691	72	1	3%	58%	63%	92%
14	65,657	0	68	0	0%	56%	64%	89%
15	68,122	196,579	64	1	289%	64%	64%	100%
16	65,532	4,359	60	1	7%	62%	64%	97%
17	62,977	50,738	57	1	81%	63%	64%	97%
18	62,819	0	54	0	0%	61%	64%	95%
19	61,293	92,960	49	2	152%	63%	64%	98%
20	55,715	35,572	48	1	64%	63%	64%	98%
21	49,892	68,153	43	1	137%	64%	64%	100%
22	47,060	112,468	41	2	239%	66%	64%	103%
23	44,150	132,932	39	2	301%	69%	64%	108%
24	39,794	142,281	36	2	358%	72%	64%	112%
25	35,872	148,387	34	2	414%	75%	64%	117%
26	32,041	152,833	31	2	477%	78%	64%	121%
27	28,368	152,085	28	2	536%	81%	64%	126%
28	24,906	148,539	26	2	596%	84%	64%	130%
29	21,671	142,616	23	2	658%	86%	64%	134%
30	18,684	134,750	21	1	721%	88%	64%	137%
31	15,957	126,729	18	1	794%	90%	64%	140%
32	13,494	118,806	16	1	880%	92%	64%	143%
33	11,296	110,232	14	1	976%	93%	64%	145%
34	9,360	101,841	12	1	1088%	95%	64%	148%
35	7,676	92,316	10	1	1203%	96%	64%	149%
36	6,232	83,303	9	1	1337%	97%	64%	151%
37	5,009	75,056	7	1	1498%	98%	64%	153%
38	3,984	66,877	6	1	1678%	99%	64%	154%
39	3,137	57,853	5	0	1844%	100%	64%	155%
40	2,444	49,576	4	0	2029%	100%	64%	156%
41	1,884	42,128	3	0	2236%	100%	64%	156%
42	1,437	35,512	3	0	2471%	101%	64%	157%
43	1,084	29,564	2	0	2728%	101%	64%	157%
44	807	24,212	2	0	3001%	101%	64%	158%
45	593	19,654	1	0	3315%	101%	64%	158%
46	430	15,699	1	0	3654%	102%	64%	158%
47	307	12,288	1	0	4009%	102%	64%	158%
48	215	9,471	1	0	4406%	102%	64%	158%
49	148	7,173	0	0	4849%	102%	64%	158%
50	100	5,299	0	0	5315%	102%	64%	158%
<b>Grand Total</b>	<b>2,096,634</b>	<b>3,524,952</b>	<b>2,002</b>	<b>42</b>	<b>168%</b>	<b>102%</b>	<b>64%</b>	<b>158%</b>

**John Alden Life Insurance Company**  
**Policy Form: J-5875-P**  
**Attachment H2.2**  
**Durational Lifetime Loss Ratio Exhibit - Historical and Projected Experience**  
**Pennsylvania**

Policy Duration	Earned Premiums	Incurred Claims	Policyholder Count	Claim Count	Actual Durational Loss	Actual Cumulative Loss	Expected Cumulative	Actual to Expected
					Ratio	Ratio	Loss Ratio	Cumulative Loss Ratio
1	844,935	0	351	0	0%	0%	4%	0%
2	514,221	26,847	342	1	5%	2%	43%	4%
3	495,861	0	337	0	0%	1%	55%	3%
4	486,802	0	330	0	0%	1%	61%	2%
5	477,908	17,574	321	2	4%	2%	63%	2%
6	455,777	129,458	319	1	28%	5%	65%	7%
7	447,062	34,019	316	1	8%	5%	65%	8%
8	437,851	46,698	312	2	11%	5%	66%	8%
9	446,350	409,917	305	1	92%	12%	66%	18%
10	442,031	316,899	297	5	72%	16%	66%	24%
11	319,997	102,685	291	3	32%	17%	67%	25%
12	323,923	60,121	277	1	19%	17%	67%	25%
13	327,533	1,215,398	265	7	371%	30%	67%	45%
14	323,651	202,396	258	3	63%	31%	67%	46%
15	316,692	376,497	256	2	119%	34%	67%	50%
16	324,299	75,869	247	2	23%	33%	67%	50%
17	323,166	598,030	238	3	185%	37%	67%	56%
18	317,674	260,842	230	4	82%	38%	66%	58%
19	292,659	955,600	221	7	327%	44%	66%	67%
20	280,155	722,702	210	8	258%	48%	66%	73%
21	256,950	837,040	199	9	326%	53%	66%	80%
22	235,459	909,874	187	9	386%	58%	66%	87%
23	214,575	971,417	175	9	453%	62%	66%	94%
24	194,369	1,011,437	162	9	520%	67%	66%	101%
25	174,980	1,031,945	150	9	590%	71%	66%	108%
26	156,547	1,040,618	138	9	665%	76%	66%	114%
27	139,306	1,037,467	127	8	745%	80%	66%	121%
28	123,286	1,018,618	115	8	826%	84%	66%	126%
29	108,500	990,128	104	7	913%	87%	66%	132%
30	94,943	949,173	94	7	1000%	90%	66%	137%
31	82,601	900,765	84	6	1091%	93%	66%	141%
32	71,432	849,695	74	6	1190%	96%	66%	145%
33	61,397	794,917	66	5	1295%	98%	66%	149%
34	52,452	741,231	57	5	1413%	100%	66%	152%
35	44,533	687,327	50	4	1543%	102%	66%	155%
36	37,578	637,147	43	4	1696%	104%	66%	157%
37	31,514	589,803	37	3	1872%	105%	66%	160%
38	26,261	540,774	32	3	2059%	107%	66%	162%
39	21,750	495,820	27	2	2280%	108%	66%	163%
40	17,902	452,945	23	2	2530%	109%	66%	165%
41	14,642	410,502	19	2	2804%	110%	66%	166%
42	11,896	369,317	16	1	3105%	110%	66%	167%
43	9,599	332,899	14	1	3468%	111%	66%	168%
44	7,687	294,683	11	1	3834%	112%	66%	169%
45	6,106	257,775	9	1	4222%	112%	66%	170%
46	4,808	222,377	8	1	4625%	112%	66%	170%
47	3,750	190,390	6	1	5077%	113%	66%	171%
48	2,896	161,818	5	0	5589%	113%	66%	171%
49	2,209	134,469	4	0	6087%	113%	66%	171%
50	1,665	110,169	0	0	6618%	113%	66%	171%
<b>Grand Total</b>	<b>10,410,137</b>	<b>24,524,093</b>	<b>7,759</b>	<b>185</b>	<b>236%</b>	<b>113%</b>	<b>66%</b>	<b>171%</b>

**John Alden Life Insurance Company**  
**Policy Form: J-5762-P and J-5875-P Combined**  
**Attachment H2.3**  
**Durational Lifetime Loss Ratio Exhibit - Historical and Projected Experience**  
**Pennsylvania**

Policy Duration	Earned Premiums	Incurred Claims	Policyholder Count	Claim Count	Actual Durational Loss Ratio	Actual Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual to Expected Cumulative Loss Ratio
1	968,527	0	464	0	0%	0%	5%	0%
2	644,687	227,298	448	2	35%	13%	42%	32%
3	620,936	72,189	441	1	12%	13%	53%	24%
4	602,687	0	428	0	0%	10%	58%	18%
5	577,615	203,329	413	3	35%	14%	60%	23%
6	547,575	130,041	409	2	24%	15%	62%	24%
7	532,136	34,019	403	1	6%	14%	63%	22%
8	520,293	108,835	396	4	21%	15%	64%	23%
9	526,199	409,917	386	1	78%	19%	65%	30%
10	520,859	316,899	378	5	61%	22%	65%	34%
11	398,083	305,991	370	5	77%	24%	65%	38%
12	393,807	60,121	353	1	15%	24%	65%	37%
13	393,335	1,217,089	337	8	309%	35%	66%	53%
14	389,308	202,396	326	3	52%	35%	66%	54%
15	384,814	573,076	320	3	149%	39%	66%	59%
16	389,831	80,228	307	3	21%	38%	66%	58%
17	386,144	648,768	295	4	168%	42%	66%	63%
18	380,493	260,842	284	4	69%	42%	65%	65%
19	353,952	1,048,560	270	9	296%	48%	66%	72%
20	335,870	758,274	258	9	226%	51%	66%	78%
21	306,842	905,193	242	10	295%	55%	66%	84%
22	282,519	1,022,342	228	11	362%	59%	66%	90%
23	258,725	1,104,349	214	11	427%	63%	66%	97%
24	234,164	1,153,718	199	11	493%	68%	66%	103%
25	210,852	1,180,332	184	11	560%	72%	64%	112%
26	188,588	1,193,451	169	11	633%	76%	66%	116%
27	167,674	1,189,552	155	10	709%	80%	66%	122%
28	148,191	1,167,156	141	10	788%	84%	66%	127%
29	130,170	1,132,744	127	9	870%	87%	66%	133%
30	113,627	1,083,922	114	8	954%	90%	66%	137%
31	98,558	1,027,494	102	8	1043%	93%	66%	142%
32	84,925	968,500	90	7	1140%	95%	66%	145%
33	72,693	905,150	79	6	1245%	98%	66%	149%
34	61,812	843,071	70	6	1364%	100%	66%	152%
35	52,209	779,643	60	5	1493%	101%	66%	154%
36	43,810	720,450	52	4	1644%	103%	66%	157%
37	36,523	664,859	45	4	1820%	104%	66%	159%
38	30,246	607,651	38	3	2009%	105%	66%	161%
39	24,886	553,673	32	3	2225%	106%	66%	162%
40	20,345	502,521	27	2	2470%	107%	66%	164%
41	16,526	452,630	23	2	2739%	108%	66%	165%
42	13,333	404,829	19	2	3036%	109%	66%	166%
43	10,683	362,463	16	1	3393%	109%	66%	167%
44	8,494	318,895	13	1	3754%	110%	66%	168%
45	6,699	277,429	11	1	4142%	110%	66%	168%
46	5,237	238,076	9	1	4546%	111%	66%	169%
47	4,057	202,679	7	1	4996%	111%	66%	169%
48	3,110	171,289	6	1	5507%	111%	66%	169%
49	2,357	141,642	4	0	6009%	111%	66%	170%
50	1,764	115,468	0	0	6544%	111%	66%	170%
<b>Grand Total</b>	<b>12,506,771</b>	<b>28,049,045</b>	<b>9,760</b>	<b>226</b>	<b>224%</b>	<b>111%</b>	<b>66%</b>	<b>170%</b>

**John Alden Life Insurance Company**  
**Policy Form: J-5762-P**  
**Attachment II.1**  
**Nationwide Policy and Premium Distribution**

	<b>Policies</b>	<b>Premium</b>	<b>% of Policies</b>	<b>% of Premium</b>
<b>Base</b>				
Comprehensive 100% HHC	173	440,593	10%	15%
Comprehensive 50% HHC	571	1,209,911	33%	40%
Facility Only	970	1,387,119	57%	46%
Total	1,714	3,037,623	100%	100%
<b>COLA Options</b>				
No COLA	780	1,180,289	46%	39%
Compound COLA 5%	909	1,823,495	53%	60%
Simple COLA 5%	25	33,840	1%	1%
Total	1,714	3,037,623	100%	100%
<b>Nonforfeiture Options</b>				
None	1,165	1,839,829	68%	61%
Full ROP	461	1,009,752	27%	33%
Limited ROP	88	188,043	5%	6%
Total	1,714	3,037,623	100%	100%
<b>Joint/Single Life</b>				
Joint	594	1,270,976	35%	42%
Single	1,120	1,766,647	65%	58%
Total	1,714	3,037,623	100%	100%
<b>Billing Mode</b>				
Annual	989	1,780,736	58%	59%
Semi-Annual	94	170,502	5%	6%
Quarterly	189	339,442	11%	11%
Monthly	442	746,943	26%	25%
Total	1,714	3,037,623	100%	100%
<b>Elimination Period</b>				
0 Day	396	728,703	23%	24%
30 Days	19	36,061	1%	1%
90 Days	1,138	1,992,764	66%	66%
180 Days	161	280,096	9%	9%
Total	1,714	3,037,623	100%	100%
<b>Benefit Period (NH/HH)</b>				
3 Year / 3 Year	308	474,586	18%	16%
Lifetime / Lifetime	1,406	2,563,038	82%	84%
Total	1,714	3,037,623	100%	100%
<b>Issue Age Cohort</b>				
20-29	1	807	0%	0%
30-39	1	276	0%	0%
40-49	78	79,266	5%	3%
50-59	395	517,184	23%	17%
60-69	1,068	1,960,432	62%	65%
70-79	170	475,669	10%	16%
80-89	1	3,990	0%	0%
90-99	0	0	0%	0%
Total	1,714	3,037,623	100%	100%

**John Alden Life Insurance Company**  
**Policy Form: J-5875-P**  
**Attachment II.2**  
**Nationwide Policy and Premium Distribution**

	Policies	Premium	% of Policies	% of Premium
<b>Base</b>				
Comprehensive w/ Reimbursement HHC	1,275	2,762,619	33%	35%
Comprehensive w/ Indemnity HHC	1,320	2,863,582	34%	37%
Facility Only with ALF	438	797,730	11%	10%
Facility Only	885	1,367,758	23%	18%
Total	3,918	7,791,689	100%	100%
<b>COLA Options</b>				
No COLA	1,165	1,992,328	30%	26%
Compound COLA 5%	1,386	2,890,342	35%	37%
Simple COLA 5%	1,367	2,909,019	35%	37%
Total	3,918	7,791,689	100%	100%
<b>Nonforfeiture Options</b>				
None	3,442	6,485,810	88%	83%
Full ROP	326	946,723	8%	12%
SBP NFO	6	16,277	0%	0%
Limited ROP	144	342,879	4%	4%
Total	3,918	7,791,689	100%	100%
<b>Joint/Single Life</b>				
Joint	1,752	4,005,978	45%	51%
Single	2,166	3,785,711	55%	49%
Total	3,918	7,791,689	100%	100%
<b>Billing Mode</b>				
Annual	2,015	4,018,518	51%	52%
Semi-Annual	213	475,965	5%	6%
Quarterly	405	797,335	10%	10%
Monthly	1,285	2,499,872	33%	32%
Total	3,918	7,791,689	100%	100%
<b>Elimination Period</b>				
0 Day	198	427,865	5%	5%
30 Days	627	1,278,515	16%	16%
60 Days	1	4,750	0%	0%
90 Days	2,907	5,735,977	74%	74%
180 Days	185	344,582	5%	4%
Total	3,918	7,791,689	100%	100%
<b>Benefit Period (NH/HH)</b>				
2 Year / 2 Year	78	110,934	2%	1%
3 Year / 2 Year	36	71,543	1%	1%
3 Year / 3 Year	363	673,377	9%	9%
4 Year / 2 Year	75	147,031	2%	2%
4 Year / 3 Year	37	67,603	1%	1%
4 Year / 4 Year	373	712,044	10%	9%
Lifetime / 2 Year	187	424,674	5%	5%
Lifetime / 3 Year	312	679,046	8%	9%
Lifetime / 4 Year	189	404,353	5%	5%
Lifetime / Lifetime	2,268	4,501,084	58%	58%
Total	3,918	7,791,689	100%	100%
<b>Issue Age Cohort</b>				
20-29	1	508	0%	0%
30-39	10	6,239	0%	0%
40-49	185	210,894	5%	3%
50-59	1,195	1,857,563	31%	24%
60-69	2,113	4,408,125	54%	57%
70-79	409	1,292,435	10%	17%
80-89	5	15,925	0%	0%
90-99	0	0	0%	0%
Total	3,918	7,791,689	100%	100%



**John Alden Life Insurance Company**  
**Policy Form: J-5762-P**  
**Attachment I2.1**  
**Pennsylvania Policy and Premium Distribution**

	<b>Policies</b>	<b>Premium</b>	<b>% of Policies</b>	<b>% of Premium</b>
<b>Base</b>				
Comprehensive 100% HHC	2	2,666	6%	5%
Comprehensive 50% HHC	11	19,688	35%	39%
Facility Only	18	27,855	58%	55%
Total	31	50,209	100%	100%
<b>COLA Options</b>				
No COLA	19	26,943	61%	54%
Compound COLA 5%	12	23,266	39%	46%
Simple COLA 5%	0	0	0%	0%
Total	31	50,209	100%	100%
<b>Nonforfeiture Options</b>				
None	31	50,209	100%	100%
Full ROP	0	0	0%	0%
Limited ROP	0	0	0%	0%
Total	31	50,209	100%	100%
<b>Joint/Single Life</b>				
Joint	14	27,110	45%	54%
Single	17	23,099	55%	46%
Total	31	50,209	100%	100%
<b>Billing Mode</b>				
Annual	19	30,268	61%	60%
Semi-Annual	1	906	3%	2%
Quarterly	3	6,241	10%	12%
Monthly	8	12,795	26%	25%
Total	31	50,209	100%	100%
<b>Elimination Period</b>				
0 Day	9	14,069	29%	28%
30 Days	1	1,360	3%	3%
90 Days	17	27,826	55%	55%
180 Days	4	6,953	13%	14%
Total	31	50,209	100%	100%
<b>Benefit Period (NH/HH)</b>				
3 Year / 3 Year	3	5,648	10%	11%
Lifetime / Lifetime	28	44,561	90%	89%
Total	31	50,209	100%	100%
<b>Issue Age Cohort</b>				
20-29	0	0	0%	0%
30-39	0	0	0%	0%
40-49	0	0	0%	0%
50-59	11	14,280	35%	28%
60-69	18	31,885	58%	64%
70-79	2	4,044	6%	8%
80-89	0	0	0%	0%
90-99	0	0	0%	0%
Total	31	50,209	100%	100%

**John Alden Life Insurance Company**  
**Policy Form: J-5875-P**  
**Attachment I2.2**  
**Pennsylvania Policy and Premium Distribution**

	<b>Policies</b>	<b>Premium</b>	<b>% of Policies</b>	<b>% of Premium</b>
<b>Base</b>				
Comprehensive w/ Reimbursement HHC	86	215,261	65%	69%
Comprehensive w/ Indemnity HHC	23	49,830	17%	16%
Facility Only with ALF	2	7,907	2%	3%
Facility Only	22	40,181	17%	13%
Total	133	313,180	100%	100%
<b>COLA Options</b>				
No COLA	31	73,676	23%	24%
Compound COLA 5%	40	96,019	30%	31%
Simple COLA 5%	62	143,484	47%	46%
Total	133	313,180	100%	100%
<b>Nonforfeiture Options</b>				
None	111	230,410	83%	74%
Full ROP	13	58,362	10%	19%
SBP NFO	0	0	0%	0%
Limited ROP	9	24,408	7%	8%
Total	133	313,180	100%	100%
<b>Joint/Single Life</b>				
Joint	66	175,004	50%	56%
Single	67	138,175	50%	44%
Total	133	313,180	100%	100%
<b>Billing Mode</b>				
Annual	80	189,210	60%	60%
Semi-Annual	3	8,237	2%	3%
Quarterly	12	29,512	9%	9%
Monthly	38	86,220	29%	28%
Total	133	313,180	100%	100%
<b>Elimination Period</b>				
0 Day	10	41,261	8%	13%
30 Days	22	51,712	17%	17%
60 Days	0	0	0%	0%
90 Days	95	208,413	71%	67%
180 Days	6	11,793	5%	4%
Total	133	313,180	100%	100%
<b>Benefit Period (NH/HH)</b>				
2 Year / 2 Year	6	6,417	5%	2%
3 Year / 2 Year	0	0	0%	0%
3 Year / 3 Year	16	31,076	12%	10%
4 Year / 2 Year	1	974	1%	0%
4 Year / 3 Year	1	3,281	1%	1%
4 Year / 4 Year	11	39,067	8%	12%
Lifetime / 2 Year	2	2,946	2%	1%
Lifetime / 3 Year	9	18,282	7%	6%
Lifetime / 4 Year	0	0	0%	0%
Lifetime / Lifetime	87	211,136	65%	67%
Total	133	313,180	100%	100%
<b>Issue Age Cohort</b>				
20-29	0	0	0%	0%
30-39	0	0	0%	0%
40-49	8	13,622	6%	4%
50-59	47	85,965	35%	27%
60-69	67	166,698	50%	53%
70-79	11	46,895	8%	15%
80-89	0	0	0%	0%
90-99	0	0	0%	0%
Total	133	313,180	100%	100%

<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	John Alden Life Insurance Company
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
<b>Product Name:</b>	Lifetime Independence		
<b>Project Name/Number:</b>	/		

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Transmittal Letter (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	JA Rate Filing Cover Letter PA.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Certification (A&H)
<b>Bypass Reason:</b>	See Actuarial Memorandum
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum and Explanatory Information (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	John Alden PA Rate Increase Memo.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Advertisements (A&H)
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Authorization to File (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	JALIC TPA Letter - December 1 2015.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Insert Page Explanation (A&H)
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	John Alden Life Insurance Company
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
<b>Product Name:</b>	Lifetime Independence		
<b>Project Name/Number:</b>	/		

<b>Satisfied - Item:</b>	Rate Table (A&H)
<b>Comments:</b>	Rate Table attached in Rate/Rule Schedule
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Replacement Form with Highlighted Changes (A&H)
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Reserve Calculation (A&H)
<b>Bypass Reason:</b>	Please see Rate/Rule Schedule
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Variability Explanation (A&H)
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Policyholder Notice
<b>Comments:</b>	
<b>Attachment(s):</b>	PolicyholderNotificationLette_ Nonforfeiture.pdf PolicyholderNotificationLetter_NPO.pdf PolicyholderNotificationLetter_WOP .pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

September 27<sup>th</sup>, 2016

Teresa Miller, Commissioner  
Pennsylvania Insurance Department  
1326 Strawberry Square  
Harrisburg, Pennsylvania 17120

Re: John Alden Life Insurance Company  
Company NAIC No: 65080

Policy Forms: Guaranteed Renewable Long Term Nursing Care Policy	J-5762-P-PA
Guaranteed Renewable Long Term Nursing Care Policy	J-5762-P-1-PA
Guaranteed Renewable Long Term Nursing Care Policy	J-5875-P-PA
Guaranteed Renewable Long Term Nursing Care Policy	J-5875-P-PA (Q)
Guaranteed Renewable Long Term Nursing Care Policy	J-5875-P-1-PA

Dear Commissioner Miller.:

The referenced rate filing is submitted on behalf of John Alden Life Insurance Company for your review:

Individual policy forms J-5762-P, et al. and riders provide benefits for confinement in a qualified nursing facility or Home Health Care. These forms and riders were issued until August 1996.

Individual policy forms J-5875-P, et al. and riders provide benefits for confinement in a qualified nursing facility, Assisted Living Facility, or Home Health care. These forms and riders were issued until November 2000.

The company is requesting the approval of a uniform 20% rate increase on the base rates only. The details of the rate increases are in the actuarial memorandum.

The company will provide several options to the policyholders to reduce the impact of the rate increase:

- Reduce the daily benefits, subject to a minimum of \$20
- Change benefit options to lower the premium
- Offer a paid up option which provides a benefit pool equal to the premiums paid

Teresa Miller, Commissioner  
Pennsylvania Insurance Department  
Page 2

The following items are included in this submission:

- This cover letter
- A letter from John Alden Life Company authorizing us to submit this filing on their behalf
- An actuarial memorandum and rate schedules
- Policyholder Notice of Rate Increase Letter & Coverage Change Request Form
- Plus any other state required forms

The contact person for this filing is:

Matthew Gates, ASA, MAAA  
Consulting Actuary  
21600 Oxnard Street, Suite 1500  
Woodland Hills, CA 91367  
800-366-5463 ext. 2439  
[Matthew.Gates@LifeCareAssurance.com](mailto:Matthew.Gates@LifeCareAssurance.com)

Thank you for your assistance in reviewing this filing.

Sincerely,

A handwritten signature in black ink that reads "Matthew Gates". The signature is written in a cursive, flowing style.

Matthew Gates, ASA, MAAA  
Consulting Actuary

**John Alden Life Insurance Company**

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**Woodland Hills, California 91365-4243**

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<b>Guaranteed Renewable Long Term Nursing Care Policy</b>	<b>J-5762-P-PA</b>
<b>Guaranteed Renewable Long Term Nursing Care Policy</b>	<b>J-5762-P-1-PA</b>
<b>Home Health Care Benefit Rider</b>	<b>J-5762-R1-1-PA</b>
<b>Guaranteed Renewable Long Term Nursing Care Policy</b>	<b>J-5875-P-PA</b>
<b>Guaranteed Renewable Long Term Nursing Care Policy</b>	<b>J-5875-P-PA (Q)</b>
<b>Guaranteed Renewable Long Term Nursing Care Policy</b>	<b>J-5875-P-1-PA</b>
<b>Home and Community Based Care Reimbursement Benefit Rider</b>	<b>J-5875-R1-PA</b>
<b>Home and Community Based Care Reimbursement Benefit Rider</b>	<b>J-5875-R1-1-PA &amp; (Q)</b>
<b>Home and Community Based Care Indemnity Benefit Rider</b>	<b>J-5875-R2-PA</b>
<b>Home and Community Based Care Indemnity Benefit Rider</b>	<b>J-5875-R2-1-PA &amp; (Q)</b>
<b>Assisted Living Facility Benefit Rider</b>	<b>J-5875-R3-PA &amp; (Q)</b>

The above referenced individual Long Term Care (LTC) policy forms and riders provide benefits for confinement in a qualified Nursing Facility, Assisted Living Facility, or for Home and Community Based Care. Form J-5762 was issued from 1993 to 1996 and Form J-5875 was issued from 1996 to 2000 in Pennsylvania. These policy forms are no longer being marketed in any states.

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**Actuarial Memorandum**

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**John Alden Life Insurance Company**

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**Actuarial Memorandum**

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**1. Purpose of Filing**

This actuarial memorandum has been prepared for the purpose of documenting a proposed rate increase and demonstrating that the rates meet the requirements in the statutes of Pennsylvania. It may not be suitable for other purposes.

**2. Requested Rate Increase**

The company is requesting an increase, which does not vary by policy form or issue age. Experience termination rates for inforce policies and policies in claim status are substantially lower than expected, resulting in expected loss ratios which would not be sustainable under the current premiums.

The base rate increase for forms J-5762 and J-5875 is 20%. The new premium for any contract is equal to the product of the contract's current premium and one plus the base premium increase percentage.

Rate increase impact exhibits are in attachment A.

**3. Premiums**

Premiums are unisex and payable for either ten years or life. For each policy form, the premiums vary by issue age, initial daily benefit, benefit period, elimination period, risk class, individual vs. joint coverage, and the riders selected.

Please see attachments B1.1-B2.3 for rates:

B1.1	J-5762-P-PA, J-5762-P-1-PA current rates
B1.2	J-5762-P-PA, J-5762-P-1-PA proposed rates
B1.3	J-5762-P-PA, J-5762-P-1-PA proposed increase
B2.1	J-5875-P-PA & (Q), J-5875-P-1-PA current rates
B2.2	J-5875-P-PA & (Q), J-5875-P-1-PA proposed rates
B2.3	J-5875-P-PA & (Q), J-5875-P-1-PA proposed increase

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Please note that the actual rates implemented may vary slightly from those in rate pages due to implementation rounding algorithms.

**4. Description of Benefits**

**Forms J-5762**

The policy and riders are guaranteed renewable for life. The policy and riders provide lifetime coverage with a maximum total benefit \$5,000,000. A 3-year plan is also available. The 3-year plan pays benefits for a maximum total of 2,190 days (6 years) for all claim benefit periods combined.

***Long Term Nursing Care Policy*** - \$10.00 per day of Long Term Nursing Care facility are benefits payable after an elimination period of 0, 30, 90, or 180 days.

***Optional Home Health Care Rider*** - \$5.00 per day or \$10.00 per day of Home Health Care Benefit payable after an elimination period of 0, 30, 90, or 180 days. An Alternative Plan of Care is also available if insured is otherwise qualified for benefits under the policy or rider. Under joint coverage this benefit is payable to either or both insureds, if qualified.

***Other Optional Benefits Riders*** - May include full/limited survivor benefit and continuation of coverage, cost of living adjustment, and waiver of premium etc.

**Forms J-5875**

The policy and riders are guaranteed renewable for life. The policies and riders are available as lifetime coverage with an unlimited benefit period or for 2, 3 or 4 year benefit periods. Restoration of the benefit period is provided if the insured is not eligible to receive benefits for at least 180 consecutive days. Maximum total benefits for all claim benefit periods combined are: 2 Year -- 1,460 Days (4 years); 3 Year -- 2,190 Days (6 years); 4 Year -- 2,920 Days (8 years).

***Long Term Nursing Care Policy*** - \$10.00 per day of Long Term Nursing Care Benefit (skilled, intermediate or

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custodial nursing care) while confined in a qualified Long Term Care Facility. Available elimination periods are 0, 30, or 90 days.

Bed Reservation Benefit pays \$10.00 per day, up to 14 days per calendar year, when insured incurs charges to reserve a bed in a Long Term Care Facility during hospitalization.

Alternative Plan of Care Benefit provides medical or non-medical benefits agreed upon by insured, Physician and the Company which may enable the insured to end Long Term Care Facility confinement and recover at home or in an alternative facility.

Waiver of Premium Benefit is provided after confinement in a Long Term Care Facility for a period of 90 consecutive days.

Personal Care Advisor, accessible through toll-free telephone number, is assigned to insured upon claim to provide assistance with any questions.

***Optional Home and Community Based Care Reimbursement Benefit Rider*** - Pays 100% of actual expenses incurred up to the maximum daily benefit chosen for services provided by a licensed professional nurse or therapist. 80% of actual expenses incurred up to maximum daily benefit chosen is paid for adult day care, confinement in a qualified Assisted Living Facility, homemaker services, services provided by a qualified Home Care Agency and respite care (maximum of 21 days per calendar year). Premiums are waived after 90 consecutive days of confinement in an Assisted Living Facility. Benefits are payable after the elimination period. Insured may choose a maximum daily benefit between 50% and 100% of the daily benefit for Long Term Nursing Care and may also choose a benefit period less than or equal to the benefit period for Long Term Nursing Care.

***Optional Home and Community Based Care Indemnity Benefit Rider*** - Pays the full daily benefit amount chosen for the same care and services described under the Reimbursement Benefit Rider. Benefits are payable after the elimination period. The insured may choose a daily benefit between 50% and 100% of the daily benefit for Long Term Nursing Care and may also choose benefit period less than or equal to the benefit period for Long Term Nursing Care.

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***Optional Assisted Living Facility Benefit Rider*** - After satisfaction of the elimination period, pays 70% of the Long Term Nursing Care daily benefit for confinement in a qualified Assisted Living Facility. Premiums are waived after 90 consecutive days of confinement in such a facility. This rider is not available if either one of the Home and Community Based Care Benefit Riders is purchased.

***Other Optional Benefit Riders*** - May include full/limited continuation of coverage, shortened benefit period non-forfeiture, and simple or compound benefit increase.

**5. Marketing Method**

These policy forms were marketed by individual agents who primarily sell on an individual basis.

**6. Underwriting Description**

These policy forms were fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

**7. Renewability**

These policies are guaranteed renewable for life.

**8. Applicability**

This filing is applicable to all inforce premium-paying policies issued in Pennsylvania on the above referenced forms. Since these forms and riders are no longer being sold, the rate increase will only apply to in-force policies.

**John Alden Life Insurance Company**

**Home Office: P.O. Box 3050 Milwaukee, WI 53201-3050**

**Company NAIC No. 65080**

**Administrative Office: Post Office Box 4243**

**Woodland Hills, California 91365-4243**

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**9. Actuarial Assumptions**

**a. Lapse and rate increase impact**

Attachment C includes a comparison of original pricing, actual, and best estimate voluntary lapse rates.

Rate increase impact assumptions:

- 50% of the premium increase is assumed to occur in 2017, 50% in 2018.
- An extra 3% of the policyholders with a rate increase are assumed to lapse.
- 11% of the policyholders with a rate increase are assumed to keep their premium level by reducing their benefits proportionally.

**b. Mortality**

Attachment D1 includes a comparison of original pricing, actual and best estimate mortality.

Original Pricing: 1975-80 Select and Ultimate

Best estimate: Attained age mortality is 85% of the 1994 Group Annuity Mortality Table for ages 85 and younger and graded to 100% of the 1994 Group Annuity Mortality Table at age 90 and older, with duration selection factors, shown in attachment D2.

**c. Claims**

Attachment E1.1 shows best estimate incidence rates, which are developed from reinsurer's experience. The rates vary by gender and partner status. Attachment E2.1 shows the comparison of actual and expected (original pricing) incidence.

Attachment E1.2 shows best estimate length of stay for lifetime benefit period, 90 day elimination period policies with and without 5% Compound COLA. The best estimate claim length of stay is based on SOA LTC Intercompany Study 2000-2011 Report and reinsurer's experience. Attachment E2.2 shows the actual to expected (original pricing) claim termination rate.

**John Alden Life Insurance Company**

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Recovery and return to active status is based on the policyholder attained age at the time their claim is incurred, grading down from 50% of all claims at age 40, to 10% at age 99, and then 0% at age 120.

Utilization factors are applied to the final best estimate claim costs. These factors are as follows: 69% for COLA reimbursement policies, 85% for non-COLA reimbursement policies, 97% for COLA indemnity policies, and 99% for non-COLA indemnity policies.

**Original pricing claim costs** for skilled, intermediate aid Facility Care Benefits are derived from The Reports of the Society of Actuaries based on the 1985 National Nursing Home Survey Utilization Data in Transactions, Society of Actuaries, 1988-89-90 Reports; and the Long Term Care Intercompany Study: 1984-1991 Experience in Transactions, Society of Actuaries, 1993-94 Reports. Claim costs factors shown in the original actuarial memorandum are applied to the inforce lives and represent the expected cost per life of incurred benefits.

Joint claim cost factors:

Original Pricing:	150% of the claim costs of the older insured
Best Estimates:	Joint and Single policies use separately developed incidence rates

Underwriting selection factors:

Original Pricing (J-5762):	20%, 40%, 60%, 80%, 100% durations 5 & later
Original Pricing (J-5875):	10%, 20%, 40%, 60%, 80%, 100% durations 6 & later
Best estimates:	10%, 20%, 40%, 60%, 80%, 100% durations 6 & later

**d. Interest**

Original Pricing (J-5762):	7%
Original Pricing (J-5875):	7%
Best Estimate:	5.0%

**e. Expenses**

**John Alden Life Insurance Company**

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**Company NAIC No. 65080**

**Administrative Office: Post Office Box 4243**

**Woodland Hills, California 91365-4243**

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September 2016

Expenses have not been explicitly projected. It is assumed that the originally filed expenses assumptions remain appropriate and that renewal commission rates will apply to the increased premium.

**10. Issue Age Range**

The issue ages are from 40 to 84 on an age nearest birthday basis, except for endorsed groups where the issue age range is 18 to 84.

**11. Claim Liability and Reserves**

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2015 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve (IBNR) balances as of December 31, 2015 have been allocated to a calendar year of incurral and included in historic incurred claims. Paid claims have been discounted to the incurral date and included in historical incurred claims. Claim Reserves are calculated for active and pending claimants as present value of benefit payments discounted by interest and terminations. The IBNR is based on lag factors which are applied to the claim reserves and survivor payments based on the difference between the incurral date and the valuation date.

**12. Trend Assumptions**

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

**13. Past and Future Policy Experience**

Earned premiums and incurred claims for projection years 2016 through 2055 are developed from a cash flow model representing actual contracts in force as of December 31, 2015. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims.

Nationwide and statewide projections based on best estimate assumptions with and without proposed rate increase by calendar year are shown as follows:



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Nationwide:

Form J-5762:	Attachment F1
Form J-5875:	Attachment F2
Combined Experience:	Attachment F3

Pennsylvania:

Form J-5762:	Attachment G1
Form J-5875:	Attachment G2
Combined Experience:	Attachment G3

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_{t=j}^{2015} PMT_t^j v^{t-j} + {}_jCR_{2015} v^{2015-j+1/2} + {}_jIBNR_{2015} v^{2015-j+1/2}}{EP_j}$$

$LR_j$  = loss ratio for year  $j$

$PMT_t^j$  = claim payments in year  $t$  on claims incurred in year  $j$ , assumed to occur midyear

${}_jCR_{2015}$  = open claim reserve held on December 31, 2015 for claims incurred in year  $j$

${}_jIBNR_{2015}$  = incurred but not reported reserve as of December 31, 2015 attributable to claims incurred in year  $j$

$EP_j$  = earned premium in year  $j$ , assumed mid-year

$j$  = year of incurral

$v = 1 / 1.05 = 0.952381$

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums. A lifetime loss ratio as of December 31, 2015 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at 5.0%.

**14. History of Previous Rate Revisions**

Rate increases on each form were approved on May 6, 2008. The average premium rate increases were 25.0% for form J-5762 and 25.0% for form J-5875. A flat 15.0% increase for each form was approved on December 15, 2011.

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September 2016

**15. Analysis Performed**

The initial originally approved premium schedule was based on pricing assumptions believed to be appropriate, given industry experience available when the initial originally approved rate schedule was developed.

As part of the in-force management of the business, the administrator and the reinsurer on the business monitor the performance of the business by completing periodic actual-to-expected analysis for voluntary lapse, mortality, claim incidence, and claim length of stay. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. An analysis of the projected lifetime loss ratio based on current best estimate assumptions compared to that assumed at the time of original pricing revealed that experience has deteriorated significantly.

Attachments C, D1, E2.1 and E2.2 compare experience results with original pricing assumptions. Attachments H1.1 - H2.3 compare historical and projected (based on best estimate assumptions) cumulative loss ratios with original pricing cumulative loss ratios.

Nationwide:

Form J-5762:	Attachment H1.1
Form J-5875:	Attachment H1.2
Combined Experience:	Attachment H1.3

Pennsylvania:

Form J-5762:	Attachment H2.1
Form J-5875:	Attachment H2.2
Combined Experience:	Attachment H2.3

In order to analyze the change in expectation from the original pricing assumptions, the cumulative loss ratios are discounted back to duration 1 in Attachments H1.1 – H2.3. The actual/best estimate cumulative loss ratio is discounted by 5.0% (best estimate assumption).

Because of the low termination rates, a significantly greater risk exposure is expected in the later durations, which

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September 2016

is reflected in the nationwide lifetime 204% actual to expected cumulative loss ratio in Attachment H1.3.

**16. Loss Ratio Requirement Compliance Demonstration**

Past experience and best estimates are used in the following projections:

With and without proposed rate increase (Nationwide, Pennsylvania):

Nationwide:

Attachment F1: Policy Form J-5762

Attachment F2: Policy Form J-5875

Attachment F3: Combined Experience

Pennsylvania:

Attachment G1: Policy Form J-5762

Attachment G2: Policy Form J-5875

Attachment G3: Combined Experience

In all projections the accumulated lifetime loss ratios exceed the minimum loss ratio requirements, both with and without the requested rate increase.

**17. Proposed Effective Date**

This rate increase will apply to policies on their policy anniversary date following a 60-day policyholder notification period.

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September 2016

**18. Nationwide Distribution of Business as of December 31, 2015 (Based on Policy Count and Premium)**

As of December 31, 2015, the number of policies and premium in force that will be affected by this increase, by policy form, are shown in the following attachments:

Form J-5762 Nationwide distribution:	Attachment I1.1
Form J-5875 Nationwide distribution:	Attachment I1.2
Form J-5762 Pennsylvania distribution:	Attachment I2.1
Form J-5875 Pennsylvania distribution:	Attachment I2.2

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**19. Actuarial Certification**

I am an Associate of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings.

I believe this rate filing is in compliance with the applicable laws of the State of Pennsylvania and with the rules of the Department. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The data used to develop this actuarial memorandum was provided by LifeCare Assurance Company, the administrator of the policies, and Employers Reassurance Corporation, a reinsurer of the business. I have reviewed the data for reasonableness.

To the best of my knowledge and judgment, I hereby certify that:

- this rate submission is in compliance with the applicable laws and regulations of the state where it is filed;
- Policy design, underwriting, and claims adjudication practices have been taken into consideration;
- the rates are not unfairly discriminatory and the gross premiums are not excessive and bear reasonable relationship to the benefits, based on the lifetime loss ratio exceeding the minimum loss ratio requirement; and
- the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because the company is no longer marketing new business in any states.



Matthew Gates, ASA, MAAA  
Consulting Actuary



Long Term Care Administrative Office  
21600 Oxnard Street, Suite 1500  
Mailing Address: Post Office Box 4243  
Woodland Hills, CA 91365-4243  
(888) 503-8104 / FAX (818) 887-4595

December 1, 2015

Pam Corbally, Assistant Vice President Compliance  
Product Filing and regulatory Compliance  
LifeCare Assurance Company  
21600 Oxnord Street, Suite 1500  
Woodland Hills, CA 91367

RE: John Alden Life Insurance Company  
NAIC#650080  
Group#0019  
FEIN#41-0999752

Dear Ms. Corbally,

This letter gives Lifecare Assurance Company the authorization to submit for review and approval, long term care products and associated forms and materials for, and in the name of, John Alden Life Insurance Company.

Sincerely,

Brian N. Rees  
Vice President & Senior Actuary  
John Alden Life Insurance Company  
[Brian.Rees@assurant.com](mailto:Brian.Rees@assurant.com)

Notice of Premium Rate Increase

DATE

OWNER NAME

ADDRESS

ADDRESS

POLICY NUMBER

Re: John Alden Life Insurance Company Long-Term Care Insurance Policy POLICY NUMBER

Dear Policyholder(s):

The purpose of this letter is to advise you that premiums are being raised on all policies like yours. The premium for your long-term care insurance policy will increase effective Month XX, 20YY, your next policy anniversary date. As a result, your [modal] premium payment will increase from \$xxx.xx to \$yyy.yy, beginning with the premium payment that is due Month XX, 20YY. As an alternative to paying a higher premium, however, you may choose among policy adjustment options, which are explained below.

Please be assured that this premium increase in no way affects the integrity of your policy, nor is it based on any individual claims history, age, health status, or any other factor related to you personally. Unfortunately, the need for rate increases on long-term care policies priced in the late 1990s is widespread in the insurance industry. As experience develops, your policy may be subject to additional rate increases in the future. However, John Alden Life Insurance Company remains committed to meeting your long-term protection needs at the lowest cost possible.

Because we realize that paying an increased rate may not be financially feasible for all of our customers, we are providing options to help you maintain coverage. A long-term care policy represents an important component of a sound financial plan, so you should carefully consider which option best suits your individual circumstances and anticipated future needs. Before you adjust your benefits or decide to forgo this coverage completely, you should discuss options with your financial advisor. Please keep in mind if you reduce your benefits, you may be unable to increase them in the future.

- **Benefit Reduction:** By reducing your daily maximum benefit from \$xxx.xx to \$yyy.yy, your [modal] premium would be \$zzz.zz. This is approximately the same rate you are currently paying for your policy. If your policy provides home and community based care benefits, that daily benefit is reduced from \$xxx.xx to \$yyy.yy. Other terms of your policy will remain unchanged.
- **Benefit Adjustment:** By adjusting other policy features, you may be able to reduce your premiums. These adjustments include lengthening your elimination period or shortening your overall maximum benefit period. The elimination period is the time after you would be otherwise eligible for benefits but before you begin to receive payments. Depending on your needs, these adjustments may provide a better alternative than reducing your daily maximum benefit.

- **Nonforfeiture Option:** If you find that you are unable or unwilling to pay any further premiums on your policy, you may elect to exercise the nonforfeiture option provided by your policy. Under this option, if you choose not to pay any future premiums, your policy would lapse but coverage would continue according to the terms of your nonforfeiture rider. This option will automatically be provided if your policy lapses for non-payment of premium.

If you would like information on alternatives to the policy changes specified on the enclosed Coverage Change Request Form, contact customer service at the number listed at the end of this letter. They will be able to provide you with more information on possible benefit adjustment alternatives and the premium impact.

If you choose to modify your coverage at this time, please complete the enclosed Coverage Change Request Form and return it to the indicated address by Month XX, 20YY. In doing so, you will ensure your requested changes are processed prior to Month XX, 20YY, the date on which the premium increase for your policy takes effect. If your Coverage Change Request Form is not received prior to Month XX, 20YY, your benefits will remain unchanged and your coverage will lapse if the increased premium is not received by the end of the grace period provided by your policy.

Should you wish to continue your policy at its current coverage level at the increased premium, you only need to pay the indicated premium when you are billed. No further action is required.

If you have questions about this letter, the premium increase, the attached Coverage Change Request Form or the options available to you, please contact our customer service associates at 888-503-8104, Monday through Friday, from 7 a.m. to 5 p.m. Pacific time.

Sincerely,

John Alden Life Insurance Company

enc



## Coverage Change Request Form

DATE

POLICY NUMBER

OWNER NAME

ADDRESS

ADDRESS

If you elect to modify your existing coverage in order to offset the upcoming premium increase on your policy, please indicate as such below and return this form in the enclosed postage paid envelope to:

John Alden Life Insurance Company  
Long-Term Care Administrative Office  
P.O. Box 4243  
Woodland Hills, CA 91365-4243

To ensure that your requested changes are received and processed prior to the date upon which your premium increase takes effect, please return this form postmarked by Month XX, 20YY. If your Coverage Change Request Form is not received prior to Month XX, 20YY, your policy benefits will remain unchanged and your coverage will lapse if the increased premium is not received by the end of the grace period provided by your policy.

It is important that you make any policy changes after careful consideration of your personal needs and circumstances as you may not be able to increase your coverage in the future.

Please indicate your choice by checking one of the options below. If you do not check either option or do not return this form, there will be no changes to your policy other than the premium rate increase described in the attached letter. If you wish to discuss other options, please contact your agent or our office at 888-503-8104.

- ☐ Reduce my current daily benefit amount from \$xxx.xx to \$yyy.yy which will result in a [modal] premium of \$zzz.zz beginning with the premium payment which is due Month XX, 20YY. If your policy provides home and community based care benefits, that daily benefit is reduced from \$xxx.xx to \$yyy.yy. Other terms of your policy will remain unchanged.
- ☐ Exercise the Nonforfeiture Option provided by my policy. I understand renewal notices will still be sent to me.

---

Signature of Policyholder

---

Date Signed

## Notice of Premium Rate Increase

DATE

OWNER NAME  
ADDRESS  
ADDRESS

POLICY NUMBER

Re: John Alden Life Insurance Company Long-Term Care Insurance Policy POLICY NUMBER

Dear Policyholder(s):

The purpose of this letter is to advise you that premiums are being raised on all policies like yours. The premium for your long-term care insurance policy will increase effective Month XX, 20YY, your next policy anniversary date. As a result, your [modal] premium payment will increase from \$xxx.xx to \$yyy.yy, beginning with the premium payment that is due Month XX, 20YY. As an alternative to paying a higher premium, however, you may choose among policy adjustment options, which are explained below.

Please be assured that this premium increase in no way affects the integrity of your policy, nor is it based on any individual claims history, age, health status, or any other factor related to you personally. Unfortunately, the need for rate increases on long-term care policies priced in the late 1990s is widespread in the insurance industry. As experience develops, your policy may be subject to additional rate increases in the future. However, John Alden Life Insurance Company remains committed to meeting your long-term protection needs at the lowest cost possible.

Because we realize that paying an increased rate may not be financially feasible for all of our customers, we are providing options to help you maintain coverage. A long-term care policy represents an important component of a sound financial plan, so you should carefully consider which option best suits your individual circumstances and anticipated future needs. Before you adjust your benefits or decide to forgo this coverage completely, you should discuss options with your financial advisor. Please keep in mind if you reduce your benefits, you may be unable to increase them in the future.

- **Benefit Reduction:** By reducing your daily maximum benefit from \$xxx.xx to \$yyy.yy, your [modal] premium would be \$zzz.zz. This is approximately the same rate you are currently paying for your policy. If your policy provides home and community based care benefits, that daily benefit is reduced from \$xxx.xx to \$yyy.yy. Other terms of your policy will remain unchanged.
- **Benefit Adjustment:** By adjusting other policy features, you may be able to reduce your premiums. These adjustments include lengthening your elimination period or shortening your overall maximum benefit period. The elimination period is the time after you would be otherwise eligible for benefits but before you begin to receive payments. Depending on

your needs, these adjustments may provide a better alternative than reducing your daily maximum benefit.

- **Non-Payment Option:** If you find that you are unable or unwilling to pay any further premiums on your policy, John Alden Life Insurance Company is offering a non-payment option to our long-term care customers. Under this option, if you choose not to pay any future premiums, instead of your policy lapsing and providing no future coverage, it will continue under its current terms, but benefits payable under the policy will be limited to an amount equal to the premiums you have paid into your policy, or 30 times the daily benefit on the rate increase effective date, whichever is greater. No further benefit increases will occur under any Benefit Increase Rider, if attached to the policy. This option will automatically be provided if your policy lapses for non-payment of premium within 120 days of the rate increase effective date. Claim benefits already paid before the date of lapse would be deducted from this amount.

If you would like information on alternatives to the policy changes specified on the enclosed Coverage Change Request Form, contact customer service at the number listed at the end of this letter. They will be able to provide you with more information on possible benefit adjustment alternatives and the premium impact.

If you choose to modify your coverage at this time, please complete the enclosed Coverage Change Request Form and return it to the indicated address by Month XX, 20YY. In doing so, you will ensure your requested changes are processed prior to Month XX, 20YY, the date on which the premium increase for your policy takes effect. If your Coverage Change Request Form is not received prior to Month XX, 20YY, your benefits will remain unchanged and your coverage will lapse if the increased premium is not received by the end of the grace period provided by your policy.

Should you wish to continue your policy at its current coverage level at the increased premium, you only need to pay the indicated premium when you are billed. No further action is required.

If you have questions about this letter, the premium increase, the attached Coverage Change Request Form or the options available to you, please contact our customer service associates at 888-503-8104, Monday through Friday, from 7 a.m. to 5 p.m. Pacific time.

Sincerely,

John Alden Life Insurance Company

enc

Coverage Change Request Form

DATE

POLICY NUMBER

OWNER NAME

ADDRESS

ADDRESS

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It is important that you make any policy changes after careful consideration of your personal needs and circumstances as you may not be able to increase your coverage in the future.

Please indicate your choice by checking one of the options below. If you do not check either option or do not return this form, there will be no changes to your policy other than the premium rate increase described in the attached letter. If you wish to discuss other options, please contact your agent or our office at 888-503-8104.

- ☐ Reduce my current daily benefit amount from \$xxx.xx to \$yyy.yy which will result in a [modal] premium of \$zzz.zz beginning with the premium payment which is due Month XX, 20YY. If your policy provides home and community based care benefits, that daily benefit is reduced from \$xxx.xx to \$yyy.yy. Other terms of your policy will remain unchanged.
- ☐ Exercise the Non-Payment Option. I understand renewal notices will still be sent to me.

---

Signature of Policyholder

---

Date Signed

Notice of Premium Rate Increase

DATE

OWNER NAME  
ADDRESS  
ADDRESS

POLICY NUMBER

Re: John Alden Life Insurance Company Long-Term Care Insurance Policy POLICY NUMBER

Dear Policyholder(s):

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Since you have qualified for Waiver of Premium, your premiums will continue to be waived at the higher amount. Should premiums again become due on your policy, your billing notice will reflect the increased premium. We will also provide you with an opportunity to discuss any options available to you that may help offset the increase in premium.

Please be assured that this premium increase in no way affects the integrity of your policy, nor is it based on any individual claims history, age, health status, or any other factor related to you personally. Unfortunately, the need for rate increases on long-term care policies priced in the late 1990s is widespread in the insurance industry. As experience develops, your policy may be subject to additional rate increases in the future. However, John Alden Life Insurance Company remains committed to meeting your long-term protection needs at the lowest cost possible.

If you have questions, please contact our customer service associates at (888) 503-8104, Monday through Friday, from 7 a.m. to 5 p.m. Pacific time.

Sincerely

John Alden Life Insurance Company